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THE SAGINAW BOARD OF TRADE YEAR BOOK 1910

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SAGINAW

BOARD OF TRADE

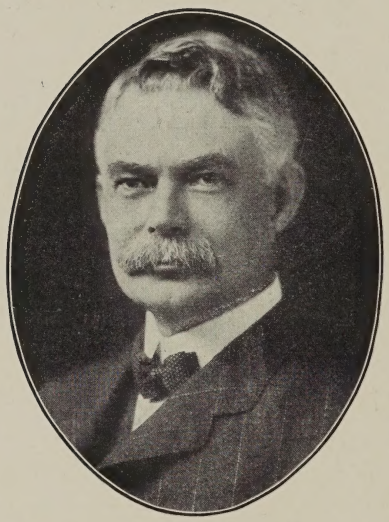
YEAR BOOK

1910

It is not mortar and brick, bridges and pavement that make this city: it is MEN.

—HON. BENTON HANCHETT,

In address at Annual Meeting, June, 1908.



HON. WILLIAM S. LINTON,

President Saginaw Board of Trade, 1905-6-7-8-9-10.

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In Memoriam

WALTER C. BRITTON

FRANK CALLAM

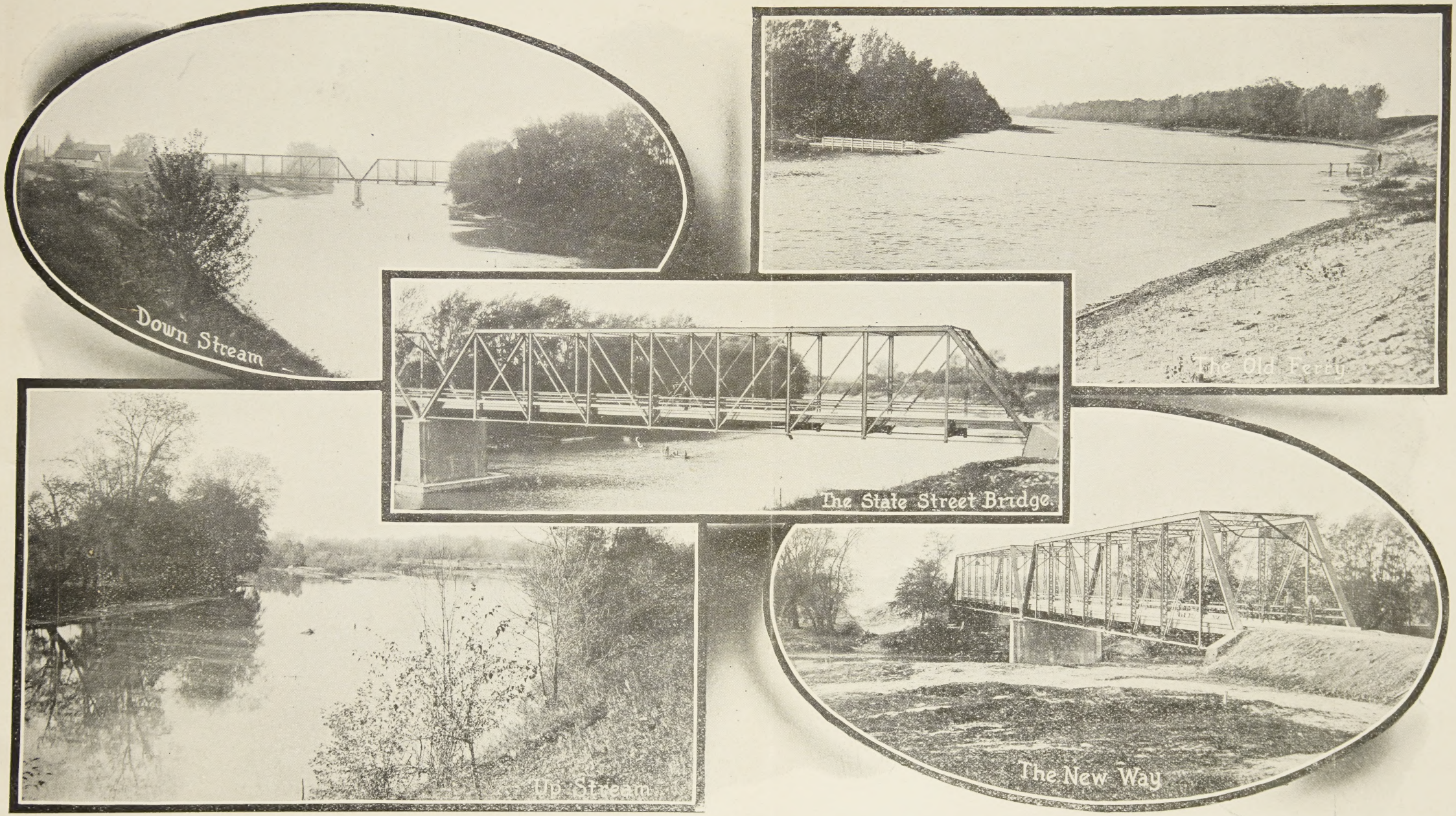
THOMAS A. HARVEY

ARTHUR HILL

HARVEY A. HUBBELL

T. E. TARSNEY

JOS. A. WHITTIER



THE STATE STREET BRIDGE AND TITTABAWASSEE RIVER SCENE.

Saginaw Board of Trade.

Incorporated in 1863, 1876, 1909.

A meeting for the election of officers was held at the rooms of the Lumberman's Exchange, Thursday evening, May 4th, 1876.

R. G. Horr was called to the chair and Geo. N. Hauptman was appointed Secretary.

After several ballots the following gentlemen were duly elected:

President, R. G. Horr; first vice-president, C. W. Wells; second vice-president, M. Jeffers; treasurer, John Welch; secretary, Chas. W. Grant; directors, Edwin Eddy, Ezra Rust, James Stewart, S. H. Webster, J. G. Owen, D. F. Rose.

PURPOSE.

The purposes of this organization shall be to secure the co-operation of merchants, manufacturers, officials and all business and professional men and citizens generally, and to promote the social, moral and business interests of its members; to encourage well directed enterprise; to promote the growth of the city, and the progress, extension and increase of its trade; and to take concerted action in matters pertaining to the general good of the city.

OFFICERS ENSUING YEARS:

Date.	President.	1st Vice-President	2d Vice-President.	Secretary.	Treasurer.
1876	R. G. Horr	C. W. Wells	M. Jeffers	Chas. W. Grant	John Welch
1877	J. A. Whittier	C. W. Wells	J. S. Estabrook	Chas. W. Grant	John Welch
1878	J. A. Whittier	C. W. Wells	J. S. Estabrook	Chas. W. Grant	D. F. Rose
1879	J. A. Whittier	C. W. Wells	J. S. Estabrook	Chas. W. Grant	D. F. Rose
1880	J. A. Whittier	C. W. Wells	J. S. Estabrook	Chas. W. Grant	D. F. Rose
1881	J. A. Whittier	C. W. Wells	J. S. Estabrook	Chas. W. Grant	D. F. Rose
1882	J. A. Whittier	C. W. Wells	J. S. Estabrook	Chas. W. Grant	D. F. Rose
1883	J. A. Whittier	C. W. Wells	J. S. Estabrook	Chas. W. Grant	D. F. Rose
1884	J. A. Whittier	C. W. Wells	J. S. Estabrook	Chas. W. Grant	D. F. Rose
1885	J. S. Estabrook	C. W. Wells	J. A. Whittier	Chas. W. Grant	P. A. O'Donnell
1886	J. S. Estabrook	C. W. Wells	J. A. Whittier	Chas. W. Grant	P. A. O'Donnell
1887	J. S. Estabrook	C. W. Wells	J. A. Whittier	Chas. W. Grant	P. A. O'Donnell
1888	J .S. Estabrook	C. W. Wells	J. A. Whittier	Chas. W. Grant	P. A. O'Donnell
1889	J. S. Estabrook	C. W. Wells	J. A. Whittier	Chas. W. Grant	P. A. O'Donnell
1890	J. S. Estabrook	C. W. Wells	J. A. Whittier	Chas. W. Grant	P. A. O'Donnell
1891	J. S. Estabrook	C. W. Wells	J. A. Whittier	Chas. W. Grant	P. A. O'Donnell
1892	W. L. Webber	J. L. Jackson	Alex. Hoyt	T. Daily Mower	F. C. Knapp
1893	Wm. Callam	J. L. Jackson	Alex. Hoyt	T. Daily Mower	F. C. Knapp
1894	J. L. Jackson	J. H. Foster	W. G. Emerick	E. M. Hopkins	F. A. Ferguson
1895	A. T. Bliss	J. H. Foster	W. G. Emerick	E. M. Hopkins	F. A. Ferguson
1896	Lewis C. Slade	Wm. Seyffardt	W. W. Starkey	E. M. Hopkins	F. A. Ferguson
1897	Lewis C. Slade	W. G. Van Auken	Jas. S. Smart	R. F. Johnson	F. A. Ferguson
1898	William Barie	J. W. Fordney	Jas. S. Smart	Geo. A. Grant	F. A. Ferguson
1899	Jas. S. Smart	M. G. Gardner	Chas. H. Peters	Geo. A. Grant	F. A. Ferguson
1900	J. W. Symons	M. G. Gardner	Chas. H. Peters	Geo. A. Grant	F. A. Ferguson
1901	Chas. H. Peters	M. D. Geer	D. E. Prall	Geo. A. Grant	F. A. Ferguson
1902	D. E. Prall	C. S. Bliss	Henry Quinn	Geo. A. Grant	F. A. Ferguson
1903	E. McSweeney	D. W. Briggs	H. T. Wickes	Geo. A. Grant	F. A. Ferguson
1904	E. McSweeney	D. W. Briggs	H. T. Wickes	Geo. A. Grant	F. A. Ferguson
1905	W .S. Linton	J. W. Ippel	S. E. Symons	Geo. A. Grant	Henry Witters
1906	W. S. Linton	D. W. Briggs	E. P. Waldron	W. C. Britton	Otto Schupp
1907	W. S. Linton	D. W. Briggs	E. P. Waldron	W. C. Britton	Otto Schupp
1908	W. S. Linton	F. H. Potter	J. J. Rupp	F. F. Kleinfeld	Wm. Seyffardt
1909	W. S. Linton	G. M. Stark	J. J. Rupp	F. F. Kleinfeld	Wm. Seyffardt

(Records showing officers prior to 1876 not available.)

Fac-simile Signatures of Original Incorporators
Saginaw Board of Trade.

We, the undersigned, hereby associate Ourselves together as a Board of Trade for the Saginaw valley - under & according to the Act Entitled "An Act for the Incorporation of Boards of Trade & Chamber of Commerce" approved March 19. 1863 -

Dated, Apr. 9. 1863 -

George Dunlap
Neuel Bonnard
Wm L. Webber
V. A. Paine
A. B. Paine
J. Z. Hardenbergh
Wm Binder
Jas H. Davenport
Chas Lukyck
Egbert Ludyckpuch

M L Little
Hatt Chapman
Ezra Rust
W. Sherwood
Wm M. Davis
A. W. Brockway
L. B. Gunter
Castle Sutherland
Jas S. Diggs
H. C. Diggs
W. F. Cheeley
N. Webb
Edm A. B. Smith
Chas T. Disbrow
Wm H. Southwick
E. T. Throop
Jas L. Hitchcock
D. C. Calm
J. F. Esselstyn
Wm F. Emmons
H. C. Potter
W. S. Gillett

A. D 1863 — A D. 1909.

Signatures to the Articles of Association of the Saginaw Board of Trade.

Incorporated under the provisions of Act No. 171 of the Public Acts of Michigan for 1903

IN WITNESS WHEREOF, We, the parties hereby associating, have hereunto subscribed our names, this 4th *day of* August *A. D 1908*

NAMES.	NAMES.
William S. Linton	John Popp
Fred H. Potter	Wallis Craig Smith
[illegible]	J. W. Symons
Wm Seyffarot	M. W. Tanner
Frank F. Kleinfeld	Geo. L. Burrows
Edgar D. Church	W. Burt
John F. Collins	Temple E. Dorr
Max Heavenrich	Joseph W. Foraney
Ed. C. Mershon	H. C. Potter
P. H. Morley	Ezra Rust

STATE OF MICHIGAN,
County of Saginaw, } *ss.*

On this the Fourth *day of* August, *A. D. 1908*,

before me, a Notary Public *in and for said county, personally appeared*

William S.Linton,Fred H.Potter,John J.Rupp,Frank F.Kleinfeld,Max Heavenrich,Eo.C.Mershon,PFH.Morley,John Popp,Wallis Craig Smith,J.W.Symons, M.W.Tanner,W.R.Burt,Joseph W.Foraney,and H.C.Potter:

That on the 12th day of November,A.D.,1908,personally appeared before me Edgar D.Church;

That on the 31st day of August,A.D.,1908,personally appeared before me George L.Burrows;

That on the 21st day of December,A.D.,1908,personally appeared before me Ezra Rust;

That on the 24th day of December,A.D.,1908,personally appeared before me John F.Collins;

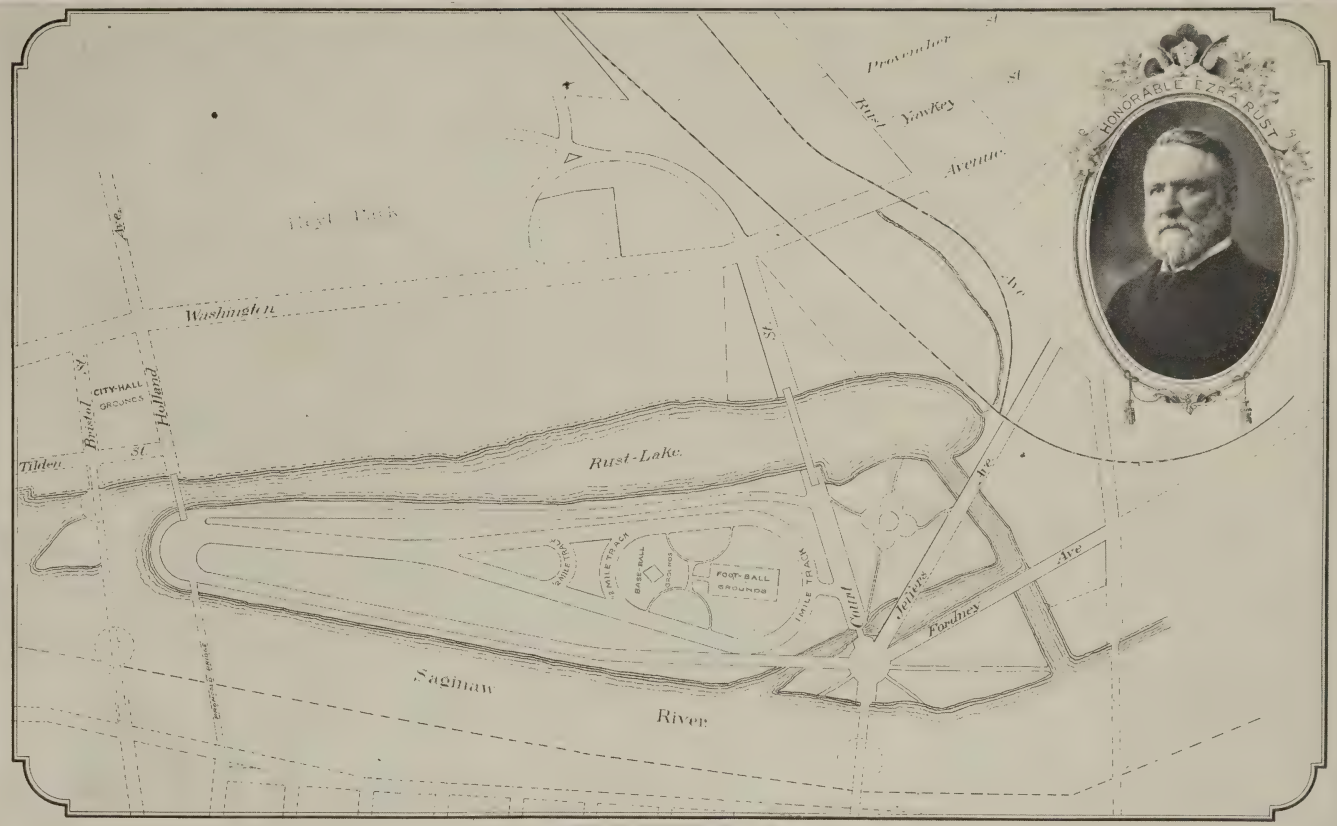
That on the 30th day of January,A.D.,1909,personally appeared before me Temple E.Dorr and William Seyffarot;

known to me to be the persons named in, and who executed the foregoing instrument, and severally acknowledged that they executed the same freely and for the intents and purposes therein mentioned.

Myron H. Meaux

Notary Public in and for
Saginaw Co.,Mich.

My commission expires January 8, 1911.


HONORABLE EZRA RUST
Washington
Bristol St.
Holland Ave.
CITY HALL GROUNDS
Tilden St.
Rust-Lake.
Sagiwaw
River
Yankey
Avenue.
Ave
Ave
Ave
Ave
Forbes
Jeffers
Canal
St.
1 MILE TRACK
BASE BALL GROUNDS
FOOT-BALL GROUNDS
1 MILE TRACK

RUST PARK.

Saginaw Board of Trade.

1910 = 1911

OFFICERS.

WILLIAM S. LINTON, PRESIDENT
E. D. CHURCH, 1ST VICE-PRESIDENT
JOHN J. RUPP, 2D VICE-PRESIDENT
WM. SEYFFARDT, TREASURER
F. F. KLEINFELD, SECRETARY

DIRECTORS.

FRED BUCK
J. A. CIMMERER
F. T. HEPBURN
JOHN HERZOG
E. C. MERSHON
R. C. MORLEY
JOHN POPP
E. A. ROBERTSON
J. W. SYMONS
M. W. TANNER
MAX HEAVENRICH
WALLIS CRAIG SMITH

COMMITTEES:

ARBITRATION.

MARTIN W. TANNER
JNO. L. JACKSON
J. FRANK BRAND
GEO. W. WEADOCK
EUGENE WILBER

ASSOCIATE BOARDS.

FRED BUCK
HENRY W. CARR
JULIUS W. IPPEL.
SAMUEL SEITNER
GEO. C. WARREN

AUDITING.

R. C. MORLEY
JNO. A. CIMMERER
ROBERT HOLLAND
C. F OPPERMANN
JOHN POPP

CIVIC AFFAIRS.

E. C. MERSHON
WILLIAM B. BAUM
EMMET L. BEACH
W. S. HUMPHREY
C. P. STONE

CONVENTIONS.

WALLIS CRAIG SMITH
J. P. BOWEN
CHARLES E. LOWN
A. ROBERTSON
HENRY WITTERS

ENTERTAINMENT.

F. T. HEPBURN
CHAS. F. GANSCHOW
CHAS. C HENNING
HARRY OPPENHEIMER
FREDERICK G. OLP

FINANCE.

E. A. ROBERTSON
WILLIAM BARIE
WALTER S. EDDY
EDWARD GERMAIN
WM. C. PHIPPS

INDUSTRIES.

E. D. CHURCH
W. A. BREWER
CHAS. W. MCCLURE
J. H. MALCOLM
JOS. SEEMANN

MEMBERSHIP.

J. A. CIMMERER
GEORGE DICE
LOUIS MAUTNER
CHAS. H. PETERS
B. J. ROCKWOOD

PUBLIC IMPROVEMENTS.

JOHN J. RUPP
P. F. H MORLEY
F. W. NEWTON
E. H. PATTERSON
LOUIS SCHWEMER

RIVER AND HARBOR.

J. W. SYMONS
M. N. BRADY
HARRY S. ERD
HOWARD GAGE
CHAS. C. REMER

STATISTICS AND PUBLICATION.

WM. SEYFFARDT
DAVID C. BELL
CLEMENT C. GAGE
PETER MITTS
CHRIST. REITTER

TAXES AND INSURANCE.

JOHN HERZOG
H. W. MERRILL
M. J. PURCELL
H. A. SAVAGE
A. W. TAUSEND

TRADE INTERESTS.

JOHN POPP
J. A. ADAMS
C. W. RIEDEL
H. S. SIEBEL
H. WATSON

TRANSPORTATION

MAX HEAVENRICH
W. C. CORNWELL
PETER HERRIG
CHAS. E LINTON.
J. W. SYMONS

Saginaw Wholesalers' and Manufacturers' Association.

EXECUTIVE COMMITTEE.

J. A. CIMMERER, PRESIDENT
J. W. SMART, VICE-PRESIDENT
O. D. GILBERT
S. E. SYMONS
MAX P. HEAVENRICH
GEORGE F. DICE
J. D. SWARTWOUT
W I BILES
H. P. BAKER
H. S. ERD
F. F. KLEINFELD, SECRETARY AND TREASURER

President's Annual Report.

Saginaw, Mich., October 4th, 1910.

To the Members of the Saginaw Board of Trade, Saginaw, Michigan:

Gentlemen:—

Upon this date is recorded the largest membership ever enrolled upon Board of Trade records. Every member is a "booster" for a better and larger Saginaw, and it is to the everlasting credit of each citizen upon the list that he is personally contributing through his connection with this Board to everything that stands for a greater city. Examine the Board's roster of membership and there you will find the names of almost 500 of the leaders in business, in the professions and other branches of civic life in Saginaw.

This Board could not exist without the confidence of the community and certainly would not continue to grow and prosper without regularly accomplishing the objects and aims for which it is organized. That this has been done to a satisfactory degree during the past five or six years is undoubtedly the leading cause of our large membership today.

FIVE YEARS AGO.

A great majority of our people do not realize at this moment that it is only within the past five years that there has been established in our city many civic features in which we are now taking the greatest pride, viz:

1st. Macadamized roads leading from the end of the pavements of our main thoroughfares to the city boundaries and connecting with the county's leading highways.

2nd. A park system ample in its proportions and destined to become as fine as possessed by any city of our class in the country.

3rd. An up-to-date steamship line, which has assisted business in transportation and provides a source of pleasure to many of our citizens in enjoyable trips upon the Great Lakes.

4th. A big Auditorium, one of the finest in the northwest and the largest in Michigan, supplied with an organ, larger and better than any owned by any other city in the country.

5th. An Armory in which is comfortably housed the military and naval organizations of this city, and in front of which is Battery Place, as good a parade and drill ground as can be found anywhere.

6th. A City Dock, free to every boat which visits this port and which has proved to be a great convenience and source of satisfaction to thousands of our people who have used it since its completion.

7th. The gem of a Natatorium provided for the people of the city—young and old—by the thoughtfulness and liberality of Director E. C. Mershon of this Board.

Wipe the above items from the map of Saginaw and there would be lost to our city what are considered amongst its leading features. In each and every one of them this Board of Trade played its part, both in the initiative and in the carrying out of the plans.

LIBERAL CITIZENSHIP.

No city was ever favored with more generous and liberal citizens than Saginaw, and our people will remember with gratitude for decades to come the civic gifts of Jesse Hoyt, Ezra Rust, W. R. Burt, Temple E. Dorr, A. T. Bliss, John Jeffers, Arthur Hill, E. C. Mershon and others who have made possible much of which we now have and enjoy, and through

the assistance and liberality of some of them our success has been made possible.

MERCHANTS & MANUFACTURERS' ASSOCIATION.

Meeting with us tonight we have the Merchants & Manufacturers Association, which is most successfully doing the work for which it has been organized, namely, the bringing of new industries to Saginaw. Its officers and directors have performed their work faithfully and well and many of our manufacturing institutions owe their existence to this organization and provide work for large numbers of employees.

LEADING FEATURES OF THE PAST YEAR'S WORK.

At the last annual meeting the two leading projects advocated and earnestly insisted upon by this Board were a deep water way to Saginaw Bay and the building of a bridge across the Tittabawassee river at the intersection of State street. The effort for the river improvement is now past history. As you all know, following the arguments and proofs submitted by the Board to Col. C. McD. Townsend, the engineer in charge of this district, he made a favorable report upon the improvement to the War Department. Undoubtedly all recall the facts relative to the journey to Washington and the arguments made by our committee before the Board of Engineers there, which had decided to report against us, but reversed its decision and made a favorable report to Congress, following which, through the efforts of Senator William Alden Smith and Congressman Joseph W. Fordney, the entire matter was brought to a successful conclusion and today it is written upon the statute books of our country that Saginaw shall have a 16-foot channel and the sum of $686,000 be appropriated therefor.

As to the State street bridge, for a generation or more such a structure has been asked for by our busniess men and by the farmers west of the river named, in Saginaw and Midland counties. At a time when it seemed that our efforts

would again prove futile the Board of Supervisors favorably considered the plan and adopted it by a large majority, so that during this month and within a very few days a celebration will take place at this completed bridge in which the farmers for many miles around, and practically every business man of Saginaw should take part. The completion of the new Tittabawassee bridge has opened new avenues of travel reached by Brockway, Mackinaw, Court, State and Genesee streets. Merchants will see many new faces in front of their counters with whom they have not done business before, **but the time to greet them first should be at the bridge celebration.**

The last year or two has witnessed in addition to the building of this bridge, the completion of macadamized roads paralleling the river and reaching the Bay county line. This has made possible on the west bank of the river a **completed stone road between Saginaw and Bay City.** The Bay county authorities have decided to complete the macadamizing of a road which will connect with our stone road on the east side of the river also. From the latter territory our city is now deriving trade that heretofore went elsewhere.

For the last named projects it became necessary to advance large sums of money which this Board secured through the endorsement of a number of our leading business men. The same course has been taken with the Genesee avenue highway from the city limits to Cook's Corners, beyond Bridgeport, and upon this project $12,000 has already been advanced for its construction, but more will be required. It will be seen, therefore, that your Board of Directors have been active since our last annual meeting and that some of the greatest improvements that have been advocated for Saginaw for many years have been finally worked out to a successful conclusion.

NECROLOGY.

We regret beyond measure to chronicle the loss of membership to this Board by death of some of its most active

and prominent members. Saginaw never had, nor ever will have, more loyal, earnest citizens than Arthur Hill, Thomas A. Harvey, J. A. Whittier, Harvey W. Hubbell, Walter C. Britton, T. E. Tarsney and Frank Callam. These men helped to make its history, and their memory will endure for all time with their friends and those who knew them best, while the works which they have established and the good deeds which they have accomplished will benefit and do good to this community for many years.

WHAT OF THE FUTURE.

No city in our good old state of Michigan has better prospects for the future than our own fair city of Saginaw. Located as we are in the heart of the rich and fertile lower peninsula, with good trunk lines of railroad reaching us from all directions of the compass, and with the improved water facilities which we are to have, there is no question in the minds of enthusiastic Saginawians but that **our commonwealth is destined to become a large, rich and populous city,** with almost everything that makes life worth the living within our midst. There are, however, certain important features yet to be worked out and with the spirit manifested and the harmony prevailing amongst those who strive for these better things, there is no reason but what success should crown the efforts of this Board during the coming year as well as in the past.

1st. First and foremost, without doubt, is the pure water question. Our citizens at a special election called therefor, by a majority vote declared for new provisions of the city charter, fixing upon a plan and location and naming a Board of Water Works. A majority vote of our citizenship also declared for the issuing of bonds, but owing to a provision of the law requiring a three-fifths vote the bonds were not authorized at this election. The fact that a similar proposition was defeated by an overwhelming majority three or four years ago, and that the last vote showed such a great change of sentiment, giving an actual majority in the city, not only for the plans submitted

but the bonds as well, shows very plainly that sentiment is rapidly growing in favor of this much needed improvement for Saginaw. There is no doubt but that it leads every other question before us today, as with the possibility of pure water being supplied to our inhabitants, it will be an inducement for more people to locate here than any other reason that can be advanced.

2nd. Saginaw should have an annual fair, second to none, and I hope at this very meeting decisive action may be taken that will lead to the establishment of an Eastern Michigan Fair within our corporate limits on one of the several fine locations available.

3rd. Certain railroad improvements have been asked for and are insisted upon by this Board of Trade, one of them being direct train service to this city from the heart of Tuscola county over the Michigan Central railroad via Owendale, Caro and Vassar. At the present time the service rendered makes it practically impossible for the residents in the central portion of our neighboring county on the east to transact business in this city via the Michigan Central lines, and we only ask practically the same time tables over the Michigan Central from the territory referred to that is extended by its neighbor, the Pere Marquette railroad, from the western and southern portions of this same county.

4th. Negotiations are in progress with the Grand Trunk railroad which, I believe, will cause this line to build from Ashley to our city the short link required between the two places, which will give us a through line leading across the entire state to Muskegon on Lake Michigan, opening up a thousand square miles of territory to our wholesalers, not one mile of which is reached by them at the present time.

5th. Interurban railroad traffic should be encouraged in every possible way. We should welcome and assist a line from the south now headed this way, and especially should we promote at this time an extension of the D. F. & S. line

from Frankenmuth up the rich Cass river valley to Vassar, Caro, Cass City, Bad Axe and through the "thumb of Michigan" to Harbor Beach on Lake Huron's shore. This line will be built some day, and the sooner it is, the better it will be for our business interests.

6th. The coming improvement of Saginaw river will make possible, at a nominal cost, a highway along its banks between Saginaw and Bay City and the establishment of what would be one of the finest river boulevards to be found anywhere. The right of way is rapidly being secured for this improvement. Our neighbors at the mouth of the river are enthusiastic for it and are co-operating in the project. A strip of land 200 feet wide, back from the water's edge, is being secured for right of way the entire distance, and in the not very distant future there will be established what will be one of our valley's best attractions. It will mean, too, the reclamation of 10,000 acres of swamp land, adding a million dollars in valuation to the two valley counties and reclaiming land as rich as any in the universe, which will provide for all time large quantities of the necessities of life for our people.

There are other things that might be mentioned tonight, but they are, in comparison, perhaps, of minor importance, and will come with the others as each progresses.

CONCLUSION.

It has fallen to my lot to have been honored as President of the Saginaw Board of Trade for several years. I have tried to perform my duty as I saw or understood it, but what has been accomplished is not by any means personal to myself, but rather owing to the fact that all other officers and directors of this Board have been first-class men, good citizens, active and energetic with the welfare of Saginaw always at heart. Each and all have given freely of their time without the slightest remuneration or reward, except in the satisfaction of having been able to assist in doing some good for the city in which we live and of which we are all justly proud. For myself I ask to be relieved from the position as my time for the

work is becoming very much limited, and I am certain that there are many in our membership who will take equal or greater interest and who, having available time, should be selected for the place.

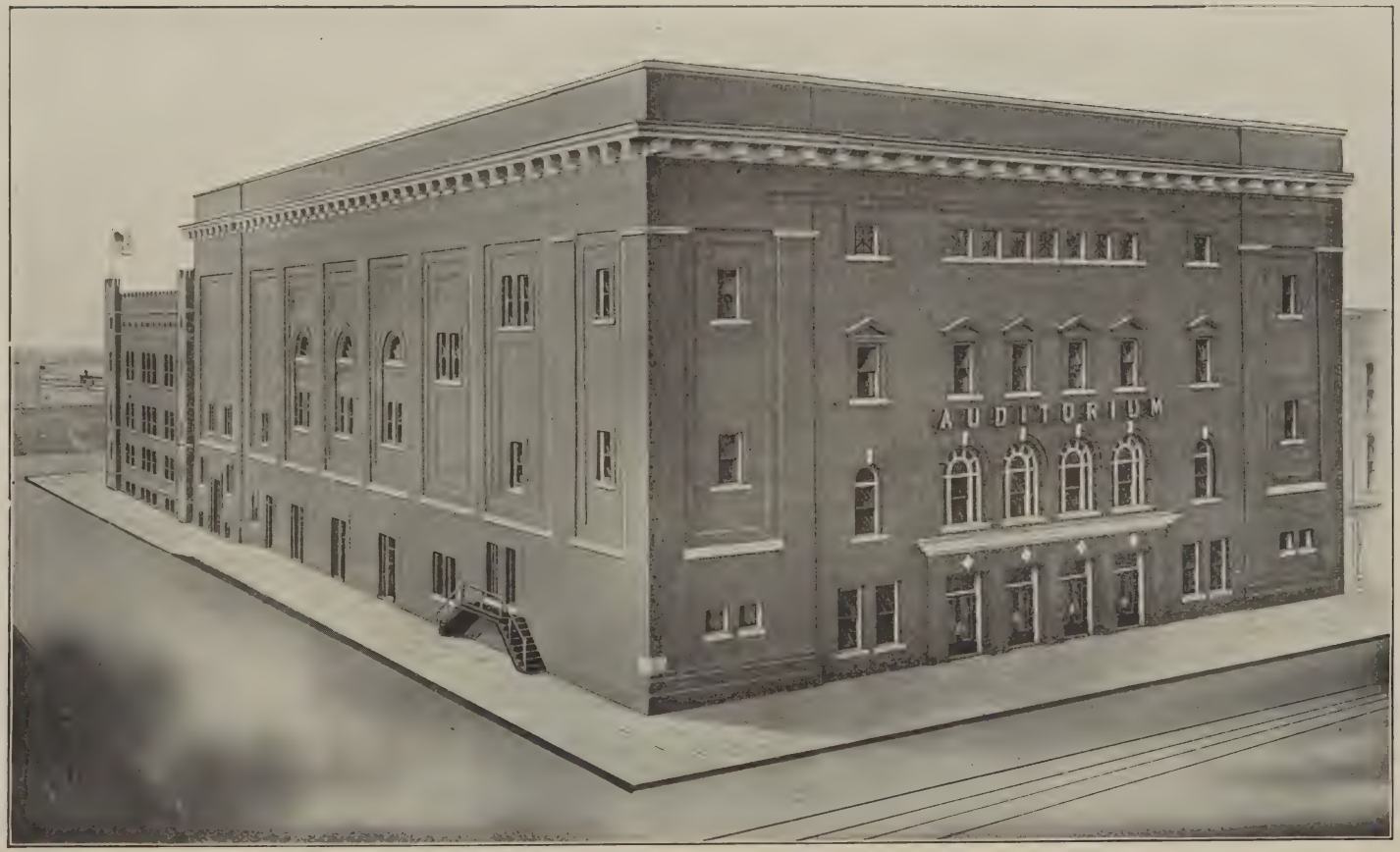
I thank each and every one of you for good will extended and assistance rendered.

All of which is respectfully submitted.

Very truly yours,

W. S. LINTON, President.

POST OFFICE.



SAGINAW AUDITORIUM.

SAGINAW ARMORY

Treasurer's Report.

TREASURER'S REPORT FOR YEAR ENDING MAY 5, 1910.

To Officers and Members:

Gentlemen—

RECEIPTS.

1909-1910.

Balance on hand May 4, 1909		$ 17.97
Receipts May 4, 1909, to May 5, 1910		3,228.09
Total receipts		$3,246.06

DISBURSEMENTS.

Disbursements as per vouchers Nos. 321 to 495 inclusive	$3,020.99	
Cash paid for drafts to G. H. Slocum, account Gleaners	175.75	$3,196.74
Balance on hand May 5		$ 49.32

SUPPLEMENTARY STATEMENT MAY 5 TO OCT. 4, 1910.

RECEIPTS.

Balance on hand May 5, 1910	$ 49.32
Receipts May 5 to Oct. 4, 1910	1,575.00
Total receipts	$1,624.32

DISBURSEMENTS.

Disbursements as per vouchers Nos. 496 to 584 inclusive	$1,121.49
Balance on hand Oct. 4	$ 502.83

Respectfully submitted,

WM. SEYFFARDT,
Treasurer.

Secretary's Report.

SECRETARY'S REPORT FOR YEAR ENDING MAY 5, 1910.

To Officers and members:

Gentlemen—

RECEIPTS.

1909-1910.

Balance on hand May 4, 1909	$ 17.97
Received from dues	3,003.50
Received miscellaneous	48.51
Received account Gleaners' convention	176.08
Total receipts	$3,246.06

DISBURSEMENTS.

1909-1910.

Disbursed as per vouchers Nos. 321 to 495 inclusive	$3,020.99	
Cash paid G. H. Slocum, Gleaners	175.75	$3,196.74
Balance on hand May 5, 1910		$ 49.32

DISBURSEMENTS IN DETAIL, MAY 4, 1909, TO MAY 5, 1910.

Rent	$ 350.00
Postage	194.16
Conventions	388.02
Telegrams	26.08

Light	13.65
Telephone	95.15
Livery	101.50
Trip to Washington, acc't river improvement	240.66
Entertaining, acc't opening of S., F. & D. Ry	146.50
Printing	410.12
Draft G. H. Slocum, Gleaners	175.75
Miscellaneous	1,055.15
	$3,196.74

SUPPLEMENTARY STATEMENT, MAY 5, 1910, TO OCT. 4, 1910.

RECEIPTS.

Balance on hand May 5, 1910	$ 49.32
Receipts, May 5 to Oct. 4, 1910	1,575.00
Total receipts	$1,624.32

DISBURSEMENTS.

Disbursed as per vouchers Nos. 496 to 584 inclusive	$1,121.49
Balance on hand Oct. 4, 1910	$ 502.83

FIRE RELIEF FUND.

The following report was submitted by Mr. Wm. Seyffardt, Treasurer of the Saginaw Fire Relief fund for the forest fire sufferers in 1908:

Total receipts	$4,464.60
Disbursements	4.185.98
Balance	$ 278.62

The balance on hand ($278.62) was distributed equally among the five charitable institutions of the city, as follows:

Saginaw General Hospital.
St. Mary's Hospital.
Woman's Hospital.
Home for the Friendless.
St. Vincent's Orphan's Home.

A vote of thanks was extended by the Board to Mr. Seyffardt for the excellent manner in handling the details of this fund.

MEMBERSHIP.

Membership May 4, 1909, regular	407	
Honorary	14	
		421
New members received May 4, 1909, to Oct. 4, 1910, regular	67	
Honorary	1	
Auxiliary	1	69
Total		490
Loss by death	6	
Resigned, removal from city, etc	22	28
Net membership, Oct. 4, 1910		462

TRANSPORTATION.

RE-ADJUSTMENT OF LOCAL FREIGHT RATES.

In 1909 there were some few changes made by the railroad companies in local freight rates between Saginaw Valley and points in Michigan, but upon a further investigation it is found

that many of the local freight rates require a re-adjustment, and the attention of the common carriers has been called to reductions that should be made, and replies have been received stating that this matter would receive attention. It is recommended that the new Transportation Committee give this subject consideration and urge upon the railroads the necessity of relief being granted.

PROPOSED ADVANCE IN RATES.

Press dispatches indicate that the railroads east of Chicago will raise freight rates between the points in the Central Freight Association and Atlantic Sea Coast territory. This will seriously affect the rates to and from the Saginaw Valley, as the proposed increase will, on the present percentage basis, produce rates higher than in effect twenty-five or thirty years ago. This section of the state is laboring under a serious disadvantage by reason of the basis prevailing as compared with other producing, jobbing and manufacturing centers and the contemplated raise will add greatly to this handicap.

The situation should be given the most careful attention by our jobbing and manufacturing interests and by shippers and receivers of freight. I will be glad to co-operate with our interests toward securing and maintaining rates that the Saginaw Valley is entitled to. There is a general movement throughout the country to prevent the proposed raise in rates, and this movement should receive our co-operation wherever possible.

RE-ADJUSTMENT OF RATES FROM SAGINAW TO SOUTHWEST POINTS.

A communication has been received by the Secretary of the Board from the Tariff Bureau of the P. M. R. R. which will be of interest to Saginaw shippers, advising that a change will be made in the northerly boundary of the so-called Detroit-Cleveland territory in tariffs to the southwest.

The old boundary line started from Pt. Huron and followed the line of the G. T. Ry. through Imlay City, Flint, Durand, Owosso, Ashley, Sheridan, Greenville and Sparta to Muskegon.

The new northern boundary line will be the line of the Pere Marquette Railroad from Port Huron to Vassar, thence via Michigan Central Ry. through to Reese and Bay City, thence south to Saginaw, thence west along the P. M. R. R. via Edmore to Sheridan and Greenville. This will put the manufacturers in the Saginaw Valley on a parity of rates with Detroit, Toledo, Port Huron and Cleveland merchants on shipments to the southwest territory.

The arrangement will be put into effect as soon as the interested lines can prepare the necessary tariff issue. This action on the part of the Saginaw railroads and lines interested will be greatly appreciated by our shipping interests.

EXPRESS RATES.

An agitation prevails throughout the United States in regard to the irregularities and inequalities existing in the express charges, and from some complaints filed with this office it is apparent that there should be a re-adjustment along this line also, and I therefore recommend that this question be given careful and consistent consideration for the purpose of having the rates to and from Saginaw placed on their proper basis.

The matter of express rates is receiving attention at the hands of the Michigan State Railway Commission, recent conferences having been held at Lansing, participated in by a number of commercial bodies throughout the state.

IMPROVED SERVICE.

In January, the Pere Marquette Railroad Company advised that the company was seriously considering improving its service between Saginaw and Grand Rapids.

We are pleased to note that this has been carried out, by the establishing of extra train service, which is greatly appreciated by our traveling public.

STOP-OVER PRIVILEGE AT SAGINAW.

In accordance with resolution adopted by the Board of Trade Directors, the Saginaw railroads were requested to grant stop-over privileges so that all passengers going through Saginaw in any direction may stop over here without additional fare.

Up to the present time this concession has not been granted, but should be given favorable consideration by the railroads. The trunk lines centering at Saginaw have a number of divisions at this point and there is every reason why this favor should be allowed, and it is urged that the matter be again taken up with the railroads interested.

JOINT GRAND TRUNK AND MICHIGAN CENTRAL BRIDGE ACROSS SAGINAW RIVER.

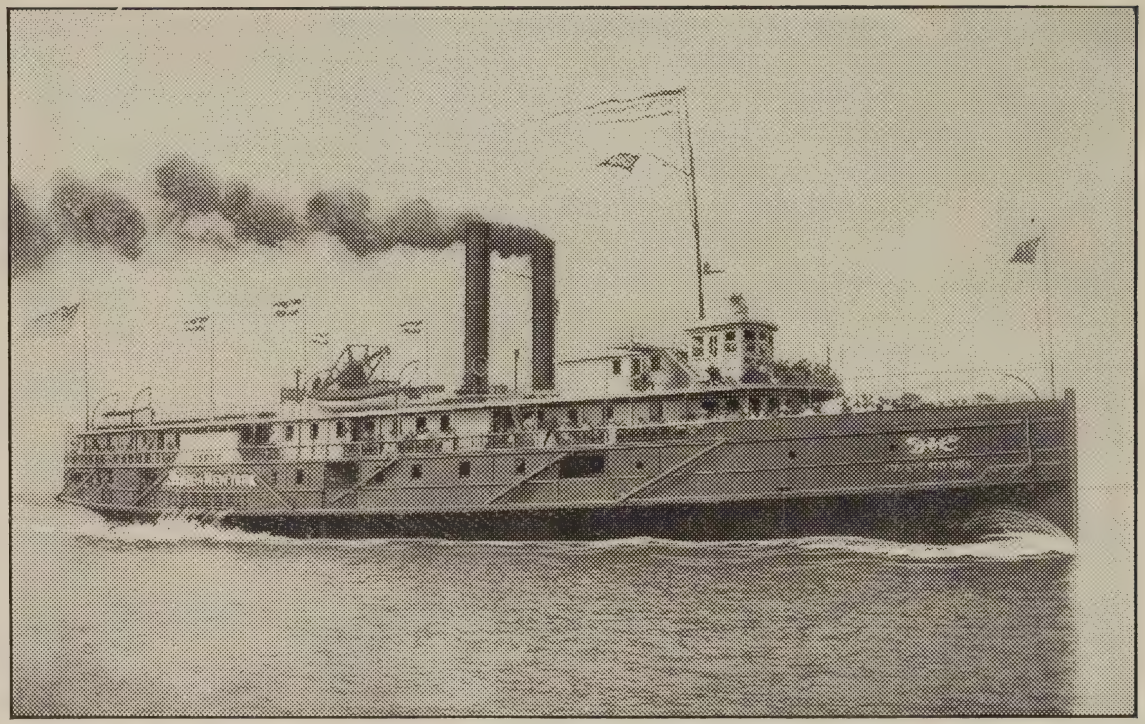
The construction and operation of a joint bridge by the Michigan Central and Grand Trunk Railways has been favored by the Board and a movement with this in view should be inaugurated and should receive the support of all citizens. A joint bridge, instead of the two bridges now being operated within a very short distance of each other, will lessen the dangers and possibility of accidents, and also do away with delays caused to street cars, vehicles and pedestrians on much traveled highways.

A resolution was recently adopted by the Common Council calling for the appointment by the Mayor of a committee to consider the advisability of a joint railway bridge looking toward the bringing about of joint tracks and a Union Passenger Station and Depot in this city. This committee has been appointed. This action on the part of the Mayor and members of the Common Council is timely.

Respectfully submitted,

F. F. KLEINFELD, Secretary.

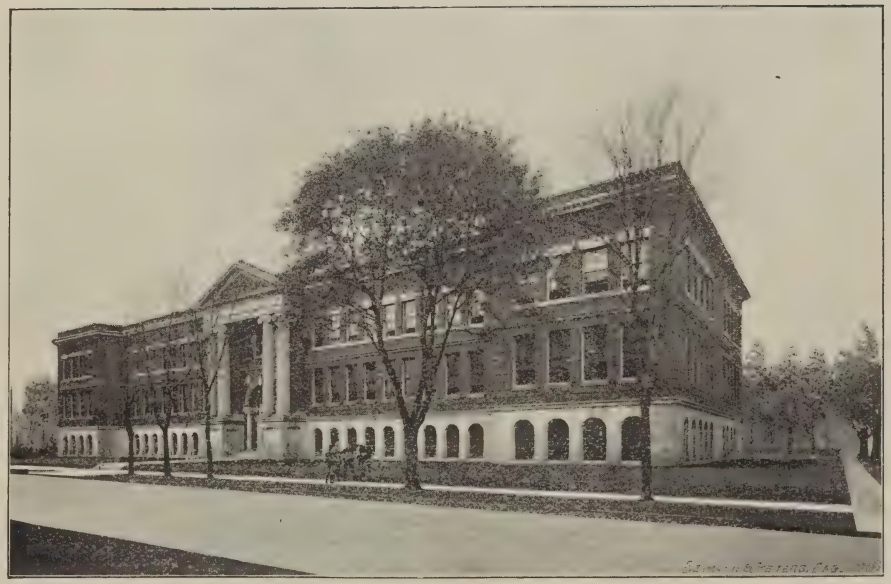
HOYT PARK.



Steamer STATE OF NEW YORK, D. & C. Line.

CITY HALL.

HOYT LIBRARY.



MANUAL TRAINING SCHOOL.

Report of Committee on Associate Boards.

It is with considerable pleasure and satisfaction that your Committee is able to report as follows:

Under Article 11 of the By-Laws of the Saginaw Board of Trade, any commercial or civic body in the city of Saginaw that desires to be associated with the Board of Trade as an auxiliary may be so accepted by a vote of the Board of Directors. The South Side Business Association has become identified with the Board of Trade as an auxiliary body and as an association has contributed $25.00 per annum to the Board of Trade. That Association has also contributed liberally toward the expenses of the Committee sent by the Board of Trade to investigate the industrial enterprise that has now become a part of our city.

The Saginaw Wholesalers & Manufacturers' Association, at the recent annual meeting, adopted By-Laws in which the statement appears that the names of that association shall be the Wholesalers & Manufacturers' Associaion of the Saginaw Board of Trade, thus becoming affiliated more closely with our Board under the provisions appearing in Article 10 of the Board of Trade By-Laws.

The North Side Business Men's Association has also been working closely with the Board of Trade Committee, but no formal notice has been received from that organization.

We believe it to be of great value to our community to have the various commercial bodies become affiliated or auxiliary associations and thus work hand in hand for the betterment of our city and its industrial and commercial development.

RECOMMENDATIONS.

Your Committee recommends that the President of the

affiliated and auxiliary associations become members ex officio of our Board of Directors.

Respectfully submitted,

FRED BUCK,
Chairman.

Committee:

FRED BUCK,
HENRY W. CARR,
JULIUS W. IPPEL,
SAMUEL SEITNER,
JOHN W. SMART.

Report of Auditing Committee.

Saginaw, Mich., Oct. 4, 1910.

To the Members of the Board of Trade:

Gentlemen—The Auditing Committee passed upon and audited all bills allowed by the Board at the regular monthly meeting.

Respectfully,

E. D. CHURCH,

Chairman.

Committee:

E. D. CHURCH,
JOHN A. CIMMERER,
WM. B. MOORE,
C. F. OPPERMANN,
JOHN POPP.

Report of Committee on Conventions.

Saginaw, Mich., Oct. 4, 1910.

To the Members of the Board of Trade:

Gentlemen—The Committee on Conventions begs leave to submit the following report

For the year 1910, the following conventions were secured:

Ancient Order of Gleaners, Jan. 11-14.

Michigan State Veterinary Medical Association, Jan. 25-26.

F. & A. M. Grand Lodge, May 24-26.

Epworth League District, May 27-29

Michigan Federation of Typographical Unions, June 27-28.

Lake Erie Saenger and Turnfest (under the auspices of the Germania Society), July 3-5.

State Probate Judges' Association, Sept. 20-22.

Michigan Bean Jobbers' Association, Sept. 20-22.

Saginaw Industrial Exposition, Sept. 16-24.

Michigan Veteran Volunteer Infantry, Sept. 20-22.

Michigan Association of Creamery Owners and Managers, Sept. 20-22.

Knights of Pythias, Oct. 5-6.

Daughters of American Revolution, Oct. 12-13.

PERMANENT CONVENTION FUND.

Following the recommendation made at the last annual, your Committee has been active in raising a permanent con-

vention fund, and over $800.00 has already been subscribed. It is the intention to increase this so that a fund of $2,000.00 and over will be available for the new year.

HOTEL ASSOCIATION.

There has recently been organized in Saginaw an association comprised of the various hotels and the members of this association will co-operate with this Committee in securing conventions for Saginaw.

A number of good conventions have been secured for the season of 1911 and others will be added to the list.

Respectfully submitted,

WALLIS CRAIG SMITH,
Chairman.

Committee:

WALLIS CRAIG SMITH,
WILLIAM H. AUBREY,
CHARLES E. LOWN,
WM. C. M'KINNEY,
WM. F. SCHULTZ.

Report of Entertainment Committee.

Saginaw, Mich., Oct. 4, 1910.

To the Members of the Saginaw Board of Trade:

Gentlemen—The annual excursion of the Saginaw Board of Trade on June 16, 1909, was made possible by the generous invitation of the officials of the D. & C. Navigation Company and was participated in by the members of the Board and their ladies. The trip to the bay and return was made enjoyable by the entertainment and refreshments furnished by the D. & C. officials.

Entertainment was provided for the 1909 annual meeting.

The Committee had in charge the Flag Day exercises at Burkart Park in 1909 and 1910 at the raising of the 1908 and 1909 championship flags, won by our local baseball team.

Mr. John F. Collins, the Chairman of this Committee, as appointed the first of the year, left the city to accept a position in a new field. He was very much interested in the Board of Trade and the activity of its members. Mr. Collins gained many friends during his residence in Saginaw and he takes with him the well wishes of all.

Respectfully submitted,

C. F. GANSCHOW,
Acting Chairman.

Committee:

JOHN F. COLLINS,
CHAS. F. GANSCHOW,
CHAS. C. HENNING,
HARRY OPPENHEIMER,
FREDERICK G. OLP.

Report of Committee on Industries.

Saginaw Board of Trade:

Gentlemen—The members of your Committee, together with the Secretary of the Board and the Merchants & Manufacturers' Association, have had a very busy year. Many conferences have been had, with some satisfactory results. Hardly a week has passed when we have not met representatives of prospective manufacturing plants, the visitors having been shown the city and given every attention possible.

The new industries secured since our last annual meeting are as follows:

1. Clare Knitting Mills.
2. Valley Boat & Engine Company.
3. Marquette Motor Company (Extension).
4. Jackson-Church-Wilcox Company (Extension).
5. Sommers Bros. Match Company.
6. Argo Electric Vehicle Company.
7. Yates-Upholt Brass Company.

We appreciate the assistance, both in time and money, rendered by the West Side business men in securing title to the additional site for Jackson-Church-Wilcox Company and in the closing of Monroe street.

We note with satisfaction that the following new industries have been added the past few months to Saginaw's diversified lines:

1. Saginaw Pure Ice Company,
   Located on South Water street.

2. Wessborg Manufacturing Company,
   Located on Wheeler street, manufacturing clothing cabinets and other furniture. A rapid growth and extension of this company is looked for.

3. Willcox Engineering Company,
   Located on Holland avenue, manufacturing steam engineering supplies.

4. Michigan Creamery Company,
   Located on South Franklin street.

5. Marienthal Manufacturing Company,
   Located on Tuscola street, manufacturing vending machines.

6. Astrene Polish Company,
   Located on Genesee street, putting a high grade furniture and vehicle polish on the market.

7. Saginaw Wire Fence Company,
   Located on South Water street, manufacturing wire fences and specialties.

8. Opportunity Manufacturing Company,
   Located on South Niagara street, manufacturers of mission furniture.

9. Saginaw Vulcanizing Company,
   Located on Germania avenue, auto tire repairs.

EXPANSION.

The following have largely expanded the past few months:

1. Herzog Art Furniture Company,
   Auto bodies; additional buildings being constructed at site located on South Michigan avenue.

2. Saginaw Table & Cabinet Company,
   Located on Wheeler street; capacity increased and new buildings added.

3. Valley Sweets Company,
   In a new home consisting of a three-story building on South Hamilton; this is a busy institution, its products

being shipped to all sections of the United States; over sixty (60) hands employed. The management is comprised of active and industrious young business men.

4. Saginaw Sheet Metal Works,

Manufacturers of auto hoods and other parts. Will be located in its new home on Genesee near Holland avenue. An ideal manufacturing plant and the industry will develop into one of the strongest in the city.

5. Saginaw Plate Glass Company,

Constructing plant for the manufacture of calcium chloride. Work on chemical plant commenced, as announced in press, and this will mean employment of additional labor.

6. Saginaw Heading & Veneer Company,

Plants at Addison and Adrian recently dismantled and removed to Saginaw to be merged with the Saginaw plant located at old power house near Sixth street bridge in Carrollton. Promises to be one of the leading industries of its kind.

7. Quaker Shade Roller Company,

A large proportion of plant controlled by this company in neighboring city was destroyed by fire recently and this has been removed to Saginaw, adding a large force of men to Saginaw plant. Additional quarters were secured.

8. Erd Motor Company.

This company found it necessary to construct new building in order to take care of its increased business New building located on South Hamilton.

9. Stork Motor Company.

The enterprise of this company may be seen in the new building recently constructed and in labor employed. It is one of the good institutions of our city.

10. Pere Marquette Railroad Company,

Machine and car shops are being enlarged.

11. Brueck Sectional Bookcase Co.

This thriving manufacturing plant is located on the west side of the river. Extensions have been made from time to time and the enterprise is a busy one.

12. Modart Corset Company,

Manufacturers of corsets, located at 618 Genesee avenue, is one of Saginaw's new enterprises. This company is making rapid headway, employing a large force.

FIRES.

1. Koenitzer Tanning Company,

One of the new industries recently suffered loss by fire, but new buildings are now under way with more floor space than those destroyed. This company will again be in operation in a few weeks.

2. Farmers Handy Wagon Company

Also suffered by reason of a fire, destroying its entire plant, but here the enterprise of Saginaw's young business men may be seen in the rebuilding that has taken place, the new plant being in operation.

3. Saginaw Ladder Company,

Also rebuilt following disastrous fire; is a strong and growing enterprise.

JOBBING AND WHOLESALE.

1. Symons Bros. & Company

Are constructing a large new warehouse on South Washington avenue. This is a great improvement for the city and proves the statement that Saginaw is the distributing center of Michigan.

2. Saginaw Valley Drug Company.

Business has expanded and increased under the active management and will remove to large building now occupied by Symons Bros. & Company.

Improvement and expansion is also seen in other jobbing and wholesale houses located in Saginaw.

FRATERNAL.

Independent Order of Foresters.

The Foresters have made a substantial investment in this city in the purchase of the Marshall House property. The building has been materially improved.

Below is given a list of the new plants in operation, with the amount of wages paid, covering a period from June 1, 1909, to April 1, 1910:

Marquette Motor Company	$120,235.72
Brooks Manufacturing Company	46,372.71
Saginaw Semi-Steel & Iron Foundry	8,785.55
Automatic Faucet & Spigot Company	3,000.00
Strable Manufacturing Company	32,094.85
Regal Telephone & Manufacturing Company	3,929.72
Saginaw Heading & Veneer Company	4,800.00
Clare Knitting Mills (two months)	1,308.12
	$220,526.67
Previously reported	476,610.64
Total	$697,137.31

The above figures do not include any expenditure in building, construction, repairs, equipment, etc.

Your attention has been directed to the interesting figures given by the President of the Merchants & Manufacturers'

Association and the fact that the amount paid in wages during a period of ten months from June 1, 1909, to April 1, 1910, exceeds by several thousand dollars the total amount of the subscriptions to the Merchants & Manufacturers' Association fund and that the wages paid by the new manufacturing plants to April 1, 1910, aggregated a sum which is three times more than the Merchants & Manufacturers' subscriptions amounted to.

This amount paid in wages is over six times as much as the amount covered by the assessments on the M. & M. fund.

Your Committee can only repeat the statement that appears in our report of last year:

> "The citizens who subscribed to make possible the M. & M. fund have by their sacrifice and interest made possible a larger, more prosperous and enterprising Saginaw. The influence of that Association has been felt and the Trustees, backed by the liberality of the citizens, have encouraged the activity of the Board of Trade Committee in carrying out the purpose of the M. & M., to which Association may be ascribed the final success in securing new manufacturing plants. The future will demonstrate the wisdom of citizens comprising the M. & M. Association."

Results clearly demonstrate that no mistake has been made by the citizens in furthering the interests of our city through the M. & M. Association.

RECOMMENDATIONS.

In a recent publication of the "Dry Goods Publishing Co." appeared the following statement: "The Board of Trade directors of Saginaw, Michigan, have under consideration the establishment in that far North Michigan city of a Wholesale Dry Goods Store."

There has been some consideration given an enterprise of this character and we strongly recommend that citizens interested back such a project. There is no better locality as a distributing center than Saginaw. A wholesale dry goods house should be added to our many wholesale and jobbing firms.

A statement in a former report reads: "Saginaw capital should be given every opportunity to invest at home rather than abroad." Our citizens have responded in a number of instances during the past months and our city will be benefitted largely thereby. Many other enterprises are knocking at our doors.

TRUST COMPANY.

We again direct attention to Saginaw as a desirable locality for a trust company.

We believe that our citizens have at times not appreciated the fact that there is keen competition throughout the state of Michigan and all parts of the country, for securing manufacturing plants; every hamlet, village, town and city is alive to the situation, and notwithstanding such conditions our city is more than holding its own, as is evidenced by the new industries secured and the enlargement and expansion of many already located here.

Our people must continue along the lines adopted in bringing other establishments to our city.

The active energy of our citizens must not cease.

Respectfully submitted,

MAX HEAVENRICH,
Chairman.

Committee:

MAX HEAVENRICH,
W. A. BREWER,
E. D. CHURCH,
J. H. MALCOLM,
HENRY WITTERS.

Report of Membership Committee.

Saginaw, Mich., Oct. 4, 1910.

To the Members of the Saginaw Board of Trade:

Gentlemen—No special membership campaign was inaugurated during the past year. The members of your Committee, however, have done some consistent work, with the result that 69 names have been added.

The total membership reported at the last annual was 421; the membership today is 462, making a net gain for the year of 41.

From this it will be seen that our citizens are continuing their interest in the Saginaw Board of Trade, and through this Association the welfare of the city of Saginaw.

The Board of Trade through its various committees is actively interested in many projects for the welfare of our city and its people, and not a single business man should delay in becoming a member.

You can sustain the officers of the Association and the Committee members by enrolling, and thereby enlarge the scope and influence of the Board.

RECOMMENDATIONS.

Membership Campaign.

The time is again ripe for another membership campaign and we earnestly recommend that as soon as the committees are organized for the new year, the campaign be inaugurated at once.

Our Association should have a membership of at least one thousand (1,000) active and energetic members.

Open Meetings.

One or two opportunities were offered the past year for the members to confer in open meeting and favorable results followed. Your Committee believes that meetings of this character should be held from time to time.

Membership Cards.

We favor the use of Membership Cards, which may be displayed at offices or places of business, and recommend that the Board secure the same.

Respectfully submitted.

J. A. CIMMERER,
Chairman.

Committee:

J. A. CIMMERER,
GEORGE DICE,
LOUIS MAUTNER,
CHAS. H. PETERS,
B. J. ROCKWOOD.

Report of Committee on Public Improvements.

To the Saginaw Board of Trade:

Gentlemen—As Chairman of the Committee on Public Improvements, I submit the following report and recommendations:

Swimming Pool.

The Mershon-Whittier Natatorium has been constructed and presented to the city. We commend the public spirit shown by the donors.

Pollution of Streams.

During the 1909 session of the Michigan Legislature, several bills to prevent the pollution of streams were given consideration, but none of these were adopted and only an old general act is at present in effect. There is really no adequate law covering this subject, and as it is of great importance to our community, your Committee recommends that the support of this Board be given to any bill in future that will cover the matter more fully.

Abatement of Smoke Nuisance.

We recommend that the proper city authorities take steps necessary to eliminate so far as possible the smoke nuisance, as our citizens are annoyed to a considerable extent. A number of our institutions have adopted means to prevent the large volumes of smoke, and this has really been found to be a matter of economy and prevention of waste.

Destruction of Lawns.

The cutting and destroying of lawns by bicycles and pedestrians should be prevented by the co-operation of our citizens, and, if necessary, action taken by city authorities.

Expectoration on Walks and Highways.

City ordinances have been adopted to prevent a serious nuisance, namely, the expectorating on walks and highways; and our citizens should take pride in preventing the unhealthful practice. The police department and authorities should take every step necessary to stop the practice and thereby co-operate with the health authorities.

Broken Glass.

Much damage has been caused to bicycles and other vehicles by quantities of broken glass being found on our pavements, streets and sidewalks. This is largely the result of carelessness and indifference, and some means to prevent this nuisance should be adopted, and it is believed that our people will respond to this and other suggestions.

Improvement of Business Blocks.

The members of your Committee, with many others, have noticed with pleasure that a number of improvements have been made to buildings located in our business sections. There is room for more improvement along this line, and it is believed that the owners of business blocks will see the necessity of remodeling their buildings in keeping with the many other improvements in our city. Public spirit and public pride is not lacking.

Bayous.

We believe that the filling in of bayous and low lands in a portion of our city would not only be an improvement, but is a public necessity and of great benefit to the city at large. More manufacturing sites will also be available and there should be no delay on the part of our city and the owners of the property to co-operate in filling in the low lands.

State Street Bridge and Stone Roads.

Work on the State street bridge is now completed, and will prove of great benefit to the city.

The stone road connecting with the Bay County road has been completed and it is expected that the road on the east side of the river connecting with the Bay County road will shortly be completed. Genesee street, from the city limits to what is known as Cook's Corners, will be built this season. Our citizens have responded in both cases for the guaranty fund.

Athletic Field.

The high school athletic field, located near Holland avenue, is nearing completion, about $6,000 has been raised by subscriptions from various business men of the city, and $4,500 allowed by the Board of Estimates for a fence, which is now being constructed of concrete. We commend the public spirit shown by the young people and business men in general.

JOHN J. RUPP,
Chairman Committee Public Improvements.

Committee:

JOHN J. RUPP,
F. W. NEWTON,
E. H. PATTERSON,
A. ROBERTSON,
LOUIS SCHWEMER.

Report of River and Harbor Committee.

Saginaw, Mich., Oct. 4, 1910.

To the Members of the Saginaw Board of Trade:

Gentlemen—There was included in the River and Harbor bill passed by Congress, and approved by the President of the United States, an item of $686,000.00 for the improvement of the Saginaw harbor to a depth of sixteen (16) feet and width of two hundred (200) feet from Green Point, the entire length of the stream to the bay, and a depth of eighteen (18) feet in the bay.

The securing of this appropriation is of the greatest importance to the Saginaw valley. The much needed improvement of our channel is now assured, and work will soon be commenced. The future will demonstrate the great value to our city in the improvement of our natural water highway. The Saginaw river, so-called arm of the Saginaw bay, is one of the natural streams of the country.

In the securing of this appropriation the President of the Board and other officers, together with the members of your Committee, were untiring in their efforts, and they appreciate the hearty co-operation of all citizens who were actively interested. Much credit is due our Congressman, Hon. Jos. W. Fordney, who gave much of his time and energy toward the project. The Hon. Geo. A. Loud, Congressman from the Bay district, was also deeply interested to secure favorable recognition. A brief history of the undertaking will be appropriate at this time.

At the Board of Trade excursion on the steamer Flora, in August, 1908, was launched the campaign to secure an improved river channel. United States Senator William Alden Smith, Congressmen Fordney and Loud, and State Highway

Commissioner Earle were present on that occasion. On June 8, 1909, following our last annual meeting, a hearing was held by Col. C. McD. Townsend, having been called by him for the purpose of receiving information and arguments in favor of the deepening and improvement of the channel. This meeting proved to be one of importance to the Saginaw valley. The facts and figures presented at this meeting were embodied in a comprehensive brief prepared by the Secretary of the Board, and approved by the Committee, in favor of a twenty (20) foot channel from the Saginaw bay to the Tittabawassee river. A copy of this brief was mailed at the time to each member of the Board of Trade.

The brief was submitted to Col. Townsend, who later recommended that a survey be authorized and estimates prepared for channels of 16 and 20 feet. The members of your Committee, together with the officers of the Board, conferred with Col. Townsend again, who ultimately recommended an appropriation to provide for an eighteen-foot depth for the bay to the mouth of the river, and a sixteen-foot channel, two hundred feet wide for the river, from its mouth to the Tittabawassee river.

Last February a delegation from Saginaw and Bay City met with Congressmen Fordney and Loud and appeared before the Board of Engineers in Washington, that board making a favorable report resulting in the Saginaw river being included in the River and Harbor bill of the last Congress, close watch of the affair having been given by our Congressman from the time of the action taken by the Board of Engineers.

The Saginaw valley is to be congratulated upon the securing of this appropriation, which will thus afford the much needed improvement to the channel.

DETROIT & CLEVELAND NAVIGATION COMPANY.

The D. & C. Navigation Company operated the steamer "State of New York" during the season of 1909, following the widening of the P. M. railroad bridge draw. The same

steamer was again placed on the route for the 1910 season, which is just about to close, two round trips per week being made. An agent was appointed to represent that company in Saginaw, and the active efforts of this representative have brought excellent results, more freight offering to and from the Saginaw valley than the company was able to take care of. This service affords new opportunities for shippers of freight and for summer tourists, which our people are not slow in taking advantage of. Assurances were given some time ago that additional and larger boats will be operated to this port when the business would warrant increased service, and we are of the opinion that the traffic available will justify putting on such additional service. Your Committee recommends and urges that a liberal patronage be extended to this company.

On June 16, 1909, the officials of the D. & C. N. Co. and the captain of the steamer "State of New York" tendered a complimentary excursion to the members of the Saginaw Board of Trade, the city officials and their ladies. A large number enjoyed the delightful trip to the bay and return. Music and refreshments were furnished.

RESOLUTIONS.

The following resolutions were adopted by the Board of Trade during the year pertaining to the subject of navigation:

1. Endorsing the resolution as adopted at a joint meeting of the Harbor Committee and the Niagara Improvement Committee of the Chamber of Commerce of Buffalo, etc., in reference to the United States Hydrographic office.

2. Endorsing the resolutions adopted by the Harbor Committee of the Chamber of Commerce at Buffalo, N. Y., and the request to maintain a lightship at the point in Lake Erie near Point Abino, where a suitable light and fog signal is greatly needed to preserve life and property.

CONVENTIONS.

Hon. Ezra Rust was appointed delegate to represent the

Saginaw Board of Trade at the Deep Waterway convention held in New Orleans Oct. 30 and Nov. 1 and 2, 1909.

Hon. J. W. Fordney, Congressman, was appointed delegate to represent the Saginaw Board of Trade at the convention of the National Rivers and Harbors Congress held in Washington, D. C., Dec. 8, 9 and 10, 1909.

STAKING OF SAGINAW RIVER AND REMOVAL OF DEAD-HEADS.

Appropriations were voted by the Saginaw County Board of Supervisors and the Common Council of the city of Saginaw for the removal of dead-heads in the Saginaw river, the Board of Trade also giving some financial assistance toward this.

The river has been staked by the Government and this, together with the removal of dead-heads, adds greatly to the safety of navigation.

RECOMMENDATIONS.

In the report of the Committee at the last annual meeting a recommendation was made that there should be considered and adopted within the near future a well defined plan covering our harbor in its necessary improvement as to dockage, bridges, etc. It was also stated that this matter should be referred to the Common Council and through it have the necessary authority given the Harbor Master so that such a uniform plan may be placed in operation covering the city's harbor.

We recommend that uniform rules and regulations should be adopted similar to those in other ports covering the harbor, bridges, wharfs and vessels and necessary authority given the Harbor Master so that such a uniform plan may be placed in operation within the city's harbor.

Mr. R. W. Roberts, the City Engineer, some months ago submitted a well prepared report to the Common Council with recommendations as to the width of the Saginaw river from Green Point to conform with local necessities. This recom-

mendation as to the width of the river and the necessary dock line was given due consideration. Col. Townsend called a public hearing on new harbor line at the request of the Mayor and the Common Council, and it is anticipated that the government harbor line will be changed to conform with the present shore line, and this will afford partial relief. The subject of flood conditions should continue to receive the attention and consideration on the part of our citizens.

JOINT BRIDGE.

The operating of a joint bridge by the M. C. R. R. and the G. T. Ry. in place of the two bridges, as at present, across Saginaw river, will be an improvement much desired, and your Committee endorses the action of the Mayor and the Common Council in the appointment of a committee to confer with the railroads.

HARVEY W. HUBBELL.

Our Board is greatly indebted to the late Harvey W. Hubbell, consulting engineer, in the preparation of various reports pertaining to the improvement of the Saginaw river channel and other matters of vital interest, and in his death the city loses one of its best citizens, one who was always deeply interested in public affairs and public improvement. Mr. Hubbell was a most valuable member of the River and Harbor Committee, and aided in the deliberations and plans of the Committee and of the Board.

His judgment, advice and active work in connection with the river improvement and the building and improvement of Rust Park will not be forgotten.

Respectfully submitted,

J. W. SYMONS,
Chairman.

Committee:

J. W. SYMONS,
M. N. BRADY,
HOWARD GAGE,
CHAS. C. REMER.

Report of Committee on Statistics and Publicity.

Saginaw, Mich., Oct. 4, 1910.

To the Members of the Saginaw Board of Trade:

Gentlemen—During the year your Committee gathered statistical information to be used in printed matter as occasion required, and a few of these facts may be interesting at this time.

POPULATION.

The 1909 City Directory, published by R. L. Polk & Co., estimated the population of Saginaw as 61,585. The 1910 Directory recently issued shows a population of 64,433, the Directory containing 28,637 names, and using the multiple of two and one-quarter, gives a population as above stated, or an increase of about 3,000 over the previous year.

CENSUS.

The official census returns for 1910 give Saginaw a population of 50,510, being an increase of twenty per cent (20%) over that of 1900.

This number does not include the residents at the city limits in Carrollton, Zilwaukee and Buena Vista that are really a part of Saginaw. These added, result in a total population of 60,000.

EMPLOYED.

The number employed in the city of Saginaw has been increasing steadily from year to year. The figures for the last four years are as follows:

	Year			
	1906	1907	1908	1909
Establishments	300	356	385	404
Employees	8474	9652	9696	11270

The city still retains its position as the third city in the state in population, in manufacturing, in the number of wage-earners, and wages paid.

The great importance to our city of the Merchants & Manufacturers' Association and the Board of Trade is clearly shown by these figures which cannot be disputed.

The citizens of Saginaw have co-operated through the united efforts of the Saginaw Board of Trade Committees and the Trustees of the Merchants & Manufacturers' Association in making such a good showing possible, and still more benefits will result.

DEPARTMENT OF COMMERCE AND LABOR.

The Committee has furnished information each month to the Department of Commerce and Labor, through the Detroit Inspector, under the following headings:

1. What are the general labor conditions in your city?
2. What is the demand for labor, either skilled or unskilled?
3. What is the approximate number of unemployed?
4. What is common labor paid, with the exception of common labor employed in connection with the building trades?

Through this channel we find that the labor conditions in Saginaw are very favorable.

BUILDING PERMITS.

During the year 1909 there were granted 242 building permits, value $331,529. The number of permits granted exceeds any of the past fifteen years. This will show in some measure

the healthy growth of our city, the most of the permits being for homes. The building operations for 1910 are very promising.

MISCELLANEOUS.

Statistical information was furnished for the program used at the State Sunday School Convention last November. These programs were distributed to all of the delegates numbering twelve hundred or more, thereby reaching all parts of the state.

Your Committee also tabulated information regarding the city of Saginaw and its automobile industries which has been embodied in a pamphlet published by the City Controller.

RECOMMENDATION.

In its annual report for the preceding year the Committee favored an advertising campaign for a period of six to twelve months. While no definite steps were taken we still believe that a formal campaign should be undertaken when funds are available. This is a good field for Saginaw's liberally inclined citizens.

Respectfully submitted,

WM. SEYFFARDT,
Chairman.

Committee:

WM. SEYFFARDT,
DAVID C. BELL,
CLEMENT C. GAGE,
PETER MITTS,
CHRIST. REITTER.

Report of Committee on Taxes and Insurance.

Saginaw, Mich., Oct. 4, 1910.

To the Members of the Saginaw Board of Trade:

Gentlemen—On behalf of the Committee on Taxes and Insurance, I would report that the only matter of importance brought before our Committee during the past year was that of securing better insurance rates than we have been enjoying.

This matter was taken up with the late Geo. H. House, of the Michigan Inspection Bureau; and also with the National Board of Fire Underwriters, and we learned that to change the classification of Saginaw it would be necessary to employ an expert to investigate all local conditions, including water system, fire department, etc., and we further found that the present classification was favorable considering present conditions, and in view of that fact it was unnecessary to go to the expense of employing said expert.

Your Committee wishes to call the attention of your Board once more to this fact and to urge upon them the necessity of continued efforts to improve our water works system so as to conform with the Underwriters' requirements, to the end that we may call upon the National Board of Underwriters to give us a better rating to which it will be entitled because of the improved conditions.

Respectfully submitted,

E. C. MERSHON,
Chairman.

Committee:

E. C. MERSHON,
H. W. MERRILL,
M. J. PURCELL,
H. A. SAVAGE,
A. W. TAUSEND.

Report of Trade Interests Committee.

To the Saginaw Board of Trade:

Gentlemen—The Second Annual Industrial Exposition has taken place since our last annual meeting, and proved to be a success in every respect. There is a general feeling and demand that the exposition be continued. The enterprise is one that is a great aid to our manufacturing and jobbing interests and is a great means of advertising the city at large as well as the individual exhibitors.

The excellent entertainment was furnished by Ferrulo's band, which was engaged for the entire exposition last year, and afforded an opportunity for our citizens to hear the best musical organizations in the country at a nominal cost.

The exhibitors took great pride in the excellent arrangement of the booths and exhibits and were successful in their efforts to attract not only the people from our own city and county but many strangers who visited our city during the week.

Another annual event that is meeting with great success is the trade extension trip throughout the state, participated in by a number of our wholesalers and manufacturers, and similar trips will be given from time to time.

The officers and members of the Wholesalers & Manufacturers' Association of the Board of Trade include the exposition and trade extension trips in their list of undertakings and should be supported in every way.

Mr. J. W. Smart, the Chairman of the Industrial Exposition Committee, together with the other members of the

Committee, are to be congratulated upon the success of their efforts in the past.

Respectfully submitted,

JOHN POPP,
Chairman.

Committee:

JOHN POPP,
J. A. ADAMS,
PETER HERRIG,
H. S. SIEBEL,
H. WATSON.

Note—Since above report was prepared, the successful 1910 Industrial Exposition was given in September, in charge of committee of which O. D. Gilbert was chairman.

Report of Special Committee on Railroad Extension.

Saginaw, Mich., Oct. 4, 1910.

To the Members of the Saginaw Board of Trade:

Gentlemen—This Committee has had under consideration several propositions that would be of interest to our city.

INTERURBAN LINE TO CARO AND POINTS IN THE THUMB.

At a meeting in Caro in September, 1909, the members of your Committee and other citizens met with business men of Caro and vicinity and we found that considerable interest and enthusiasm prevailed in connection with the building of the road running from Saginaw to Caro and beyond.

We believe the project is feasible and one that will bring fair returns on the capital invested, with Saginaw as a terminal, and the reaching of the thriving communities along the proposed route suggests the statement that the enterprise would meet with success, and we strongly recommend to interested parties and capitalists the construction or extension of a line that will reach the territory in Saginaw, Tuscola, Sanilac and Huron counties.

The people in the farming districts and in the cities reached are very much interested and will co-operate in a substantial manner. Capital seeking an investment of this character will find a ready response to co-operate on the part of the citizens of Saginaw as well as the territory traversed.

Your Committee has been furnished with an estimate covering the cost of constructing a line to Caro, a distance of thirty (30) miles including a part of the equipment.

SAGINAW, OWOSSO AND LANSING RAILWAY.

Some months ago it was understood that a right-of-way had been secured from Lansing through Owosso to Saginaw. This is a promising field for construction of an interurban line and there is no doubt but that the communities along the proposed route will respond in a liberal manner. Capital will soon be interested in this enterprise and no mistake will be made in the investment.

SAGINAW AS AN INTERURBAN CENTER.

There is every reason to believe that Saginaw is destined to become an interurban center. It is an excellent terminal, and the population is rapidly increasing. As a manufacturing and distributing center the city is rapidly forging to the front.

In addition to the extension of the above mentioned, others have been suggested, including a line between Saginaw and Grand Rapids, reaching cities such as St. Louis, Alma, Ithaca, St. John, Ionia, Greenville, etc., and many wealthy farming communities.

ASHLEY EXTENSION.

The officers of the Board have been tabulating and arranging statistics and maps that will be presented to the officers of the Grand Trunk railway and we feel that the officers of that company will see the importance and value of so entering Saginaw with the proposed extension and will find our people ready to make the project a success.

LINK BETEEN LEOTA AND STRATFORD.

A number of communications have been received from parties in Missaukee and Clare counties that are interested in the construction of the link between Leota and Stratford, and we trust that the officers of the Pere Marquette railroad will see their way clear to taking up this matter at an early date.

Residents along the proposed railroad link will donate the right-of-way and render other material assistance.

Respectfully submitted,

J. W. SYMONS,
Chairman.

Committee:

J. W. SYMONS,
W. C. PHIPPS,
R. C. MORLEY.

Merchants' and Manufacturers' Association.

Incorporated 1906.

(Under provisions of Act No. 171 of the Public Acts of 1903.)

The purpose or purposes of this Association are as follows:

To encourage and promote the material and industrial growth and development of the city of Saginaw, Michigan, by securing the location of new or outside industries and business enterprises in said city, by the payment or donation of money, business and factory sites and buildings, and by doing whatever else may be necessary to induce outside industries and business enterprises to locate in said city; and to that end, and for that purpose to acquire, hold, own and transfer real estate, and to provide money and funds for that work and purpose; and to co-operate and work with and through the Saginaw Board of Trade in carrying out and accomplishing the foregoing purposes; to make and enter into all contracts and agreements necessary and requisite to carry out the foregoing purposes and objects.

TRUSTEES:

H. T. WICKES, President.
J. L. JACKSON, Vice-President.
A. C. MELZE, Treasurer.
BENTON HANCHETT,
A. D. EDDY,
MAX HEAVENRICH,
THEO. HUSS.
F. F. KLEINFELD, Secretary.

President's Report.

Saginaw, Mich., Oct. 4, 1910.

To the Members of the Merchants & Manufacturers' Association:

Gentlemen—A report covering the receipts and disbursements during the past year will be submitted by the Treasurer and by the Secretary.

Since our last annual meeting two assessments have been authorized, as follows:

Sixth Assessment—Nov. 1, 1909, five per cent (5%).

Seventh Assessment—Feb. 8, 1910, ten per cent (10%).

Including these last two assessments, 57½% has so far been called for. The members have responded very well, but few being in arrears at the present time.

The property held by the Association is as given in the Annual Report of 1908, with the exception that the land on the south side of Rust avenue is involved in the contracts with the Sommers Bros. Match Company and the Yates-Upholt Brass Company.

During the year the following factories have been located and assisted:

1. Clare Knitting Mills,

   Located on Holland avenue and in operation since last February. Sixty (60) hands are employed and over $25,000.00 has been invested in buildings and equipment. In addition to financial aid rendered, the site, secured through the Board of Trade, will be turned over to that company.

2. Valley Boat & Engine Company,

Located on a site in the south end of the city, turned over to the M. & M. Association by the Board of Trade. This site, together with financial assistance was the consideration.

3. Marquette Motor Company.

The extension of this plant and its increased capacity can be seen by the construction of new buildings on the site in the First ward. It will soon be in active operation, employing a large number of men.

4. Jackson-Church-Wlicox Company.

This plant will also increase its capacity by an additional building to be constructed upon a site secured by the M. & M. Association. The new site is covered by a contract with this company and will be turned over as soon as the terms of contract have been complied with, in the payment of wages, etc.

5. Somers Bros. Match Company.

This company has removed from South Jefferson to a new site on Rust avenue, which has been deeded. A large modern plant has just been completed. The old plant on South Jefferson avenue was purchased for a consideration of $6,000.00.

6. Argo Electric Vehicle Company.

The site and building purchased from the Match Company have been sold to the Argo Electric Vehicle Company for the consideration of $6,000.00, thus making possible another new enterprise which is backed by Saginaw capital. Repairs are being made by the new company and the premises will soon be occupied.

7. Yates-Upholt Brass Company.

Contract has just been executed which involves a site located on Rust avenue, and financial assistance aggregating $2,000.00. In addition to the manufacturing of

brass specialties the company will operate a brass foundry.

From June 1, 1909, to April 1, 1910, there was paid out in wages by the new industries secured by this Association a sum of $220,526.67; adding to this the sum previously reported, $476,610.64, makes a total in wages to April 1, 1910, of $697,137.31.

New industries, other than those mentioned, have been organized in our city during the past year, and the capacity of old industries increased, all indicating a marked expansion as evidenced in the increased population of our city shown by the figures of the last census. Ten years ago the census figures showed a decrease in the population, while the increase shown in the 1910 census gives a percentage of increase considerably greater than the percentage of loss ten years ago, thereby indicating that the condition of our city is far more favorable than at any previous time in its history.

There has been a marked activity noticeable in building lines, many new homes having been erected in addition to the manufacturing plants. A short time ago there were a number of buildings suitable for manufacturing purposes in our city that were vacant. Today, the securing of a new plant in Saginaw means the construction of additional buildings. The growth and prosperity of the commercial and manufacturing interests of our city is reflected in the credit of the city. Property values are more firm and an increase in values has been noted.

There is an increased demand for business places; the empty stores are very scarce.

It is firmly believed that our city has passed its crisis and is to be congratulated in the fact that its enterprising people responded so liberally by subscribing to the M. & M. fund.

Our city's location offers many advantages and the continued enterprise and co-operation of its business men and

citizens is bringing excellent results in the furthering of commercial and manufacturing development and growth.

The prosperity of our city coincides with the activity, push and zeal of its citizens.

Respectfully submitted,

H. T. WICKES,
President.

Treasurer's Report

For period ending October 4, 1910.

Cash on hand June 7, 1909	$ 1,048.80
Receipts from June 7, 1909, to Oct. 4, 1910, as per deposits	42,800.24
Total	$43,849.04
Disbursements as per vouchers Nos. 239 to 342 inclusive	$34,772.75
Balance on hand in bank	$ 9,076.29

Respectfully submitted,

A. C. MELZE,
Treasurer.

Gentlemen—Your Committee on Auditing report that we have examined the foregoing Treasurer's report, checked the same with the books of the Association and the balance shown with the bank deposit book and we find the same to correspond.

Respectfully submitted,

FRED J. FOX,
D. E. PRALL,
M. W. TANNER.

Secretary's Report

From June 17, 1909, to Oct. 4, 1910.

RECEIPTS.

Balance on hand June 17, 1909.....		$ 1,048.80
Received on 1st assessment.....	$ 12.50	
Received on 2nd assessment.....	100.00	
Received on 3rd assessment.....	75.00	
Received on 4th assessment.....	107.50	
Received on 5th assessment.....	1,215.00	
Received on 6th assessment.....	9,561.25	
Received on 7th assessment.....	18,725.00	
Received advance assessment.....	6,003.75	
		$35,800.00
Lease of land and license to use land..		18.00
Rent of houses on Sugar Co. property..		253.37
Yates-Upholt Brass Co., deposit on contract		500.00
Argo Electric Vehicle Co.....		6,000.00
Miscellaneous		228.87
Total receipts.....		$43,849.04

DISBURSEMENTS.

Salaries for Secretary and Clerk (17 months)	$ 3,374.83
Printing	23.00
Office supplies.....	54.12
Miscellaneous	1,618.26
Clare Knitting Mills.....	2,500.00
Valley Boat & Engine Company.....	2,500.00

Acc't Jackson-Church-Wilcox site for extension	17,315.50	
Sommers Bros. Match Co. and Bank of Saginaw	5,923.50	
Insurance	171.05	
Taxes for 1909 and 1910	1,292.49	
		$34,772.75
Balance on hand in bank		$ 9,076.29

Respectfully submitted,

F. F. KLEINFELD,
Secretary.

Gentlemen—Your Committee on Auditing report that we have examined the foregoing Secretary's report, checked the same with the books of the Association and the balance shown with the bank deposit book and we find the same to correspond.

Respectfully submitted,

FRED J. FOX,
D. E. PRALL,
M. W. TANNER.

South Side Business Association.

Rooms over A. R. Moeller Drug Store.

OFFICERS.

Dr. T. M. Williamson.....President
C. H. Bird.....First Vice-President
A. H. Arnold.....Second Vice-President
Jay A. Rouse.....Treasurer
Fred Zahner.....Secretary

MEMBERS.

A. H. Arnold.
D. M. Austin.
L. D. Alden.
C. H. Bird.
Albert Barkholz.
Chas. W. Baker.
Chas. D. Bluem.
Fred D. Barton.
Dr. D. E. Bagshaw.
M. N. Brady.
John F. Brew.
A. W. S. Calderwood.
Fred E. Curtis.
J. F. Chappell.
Freeman Cook.
F. D. Chriscaden.
C. V. Crampton.
W. J. Campbell.
John A. Dolson.
E. E. Davis.
M. L. DeLand.
Gottfried Fritz.
Wm. Furstenberg.
J. W. Fordney.
Mat. Gramlich.
Peter Garno.
Edward Gardener.
M. W. Guider.
J. T. Gibson.
Guy Groom.
Albert Holly.
Reed H. Hubbell.
Emil Jochen.
Earl A. Kent.
D. A. King.
Frank J. Lexton.
George Littlejohn.
Henry Leidlein.
Harry Lunt.
Walter Mahar.
A. R. Moeller.
John McAvoy.
Lloyd Moeller.
Frank Mahar.
W. J. McCron.
Chas. McMillan.
Frank Newvine.
Wm. Needham.
John O'Neill.
John J. Oakes.
Chas. O'Brien.
W. B. Opperman.
Jos. A. Pardridge.
George Phoenix.
John T. Rose.
Jay A. Rouse.
Chas. E. Raymond.
George Rambo.
H. H. Shaler.
Porter E. Sager.
Jas. S. Smith.
David Shafer.
Chas. Still.
Laverne Stine.
C. A. Schirping.
A. G. Smith.
Robert Shaw.
E. J. Stininger.
George L. Smith.
Frank Tennant.
George J. Teed.
B. A. Wright.
Wm. Williamson.
Dr. T. M. Williamson.
D. E. West.
Fred Zahner.
Steve Zacharias.

INSTITUTE FOR THE BLIND.

Articles of Association—Board of Trade.

We, the undersigned, being of full age, and desiring to become incorporated under the provisions of Act No. 171, of the Public Acts of Michigan for 1903, entitled "An act for the incorporation of Associations not for pecuniary profit," do hereby make, execute and adopt the following articles of association, to wit:

ARTICLE I.

Name.

The name or title by which said corporation is publicly known in law is the Saginaw Board of Trade.

ARTICLE II.

Purpose.

The purposes of this organization shall be to secure the co-operation of merchants, manufacturers, officials and all business and professional men and citizens generally, and to promote the social, moral and business interests of its members; to encourage well directed enterprise; to promote the growth of the city, and the progress, extension and increase of its trade; and to take concerted action in matters pertaining to the general good of the city.

ARTICLE III.

Location.

The principal office or place of business shall be in the City of Saginaw, State of Michigan.

ARTICLE IV.

Term of Existence.

The term of existence of this Association is fixed at thirty years from the date of these articles.

ARTICLE V.

Directors.

The number of directors shall be twelve.

ARTICLE VI.

Membership.

Any person, firm, partnership or corporation of good standing interested in the commercial, industrial and municipal advancement of the City of Saginaw shall be eligible to membership. The officers of the Board shall reside in Saginaw.

ARTICLE VII.

Amendments.

These Articles of Association may be altered or amended by a two-thirds vote of members present at any annual or special meeting, called for that purpose.

By-Laws.

ARTICLE I.

Membership.

Section 1. Membership in the Association shall be comprised of the following classes, namely: Regular, Contributing, Honorary and Associate.

Sec. 2. All candidates for Regular, Contributing and Associate membership shall make written application to the Directors, said application to be a pledge of adherence to all By-Laws, rules and regulations of the Association.

The application for contributing membership shall designate individual representatives that applicant desires to have elected to membership.

Sec. 3. To elect an applicant to membership it shall require the recommendation of the Membership Committee or any member of the Board and an affirmative vote of the Directors present at the meeting at which such application is considered; three (3) negative votes shall defeat the motion to elect.

Sec. 4. Every member of this Association shall conform to its rules, regulations and By-Laws.

Sec. 5. Any member of this Association neglecting or refusing to pay his dues for three months after such sum or sums become due, may be dropped from the roll of membership by a majority vote of the Directors at any regular meeting.

Sec. 6. Members shall be liable for dues until written notice of resignation is accepted by Board of Directors. Provided, however, any member desiring to withdraw from the Association may do so by sending to the Secretary a notice of his intention so to do and paying all dues owing by him, including the current half year.

Sec. 7. The Board of Directors shall have power to rebate the dues of any delinquent member and continue the membership in good standing.

Sec. 8. Cards of membership, good for one year, may be issued to members.

Sec. 9. Any person, who from any cause, shall cease to be a member, shall forfeit all his rights and interest in the Association.

ARTICLE II.

Regular Membership.

Section 1. Any person, firm or corporation approved by the Board of Directors, may become a member of the Association by paying an entrance fee of one ($1.00) dollar per month to the first day of May or November, as the case may be, and an annual membership fee thereafter of ten ($10.00) dollars, payable semi-annually in advance on the first days of May and November.

Sec. 2. Each member shall be limited to one vote at any meeting or at any election.

ARTICLE III.

Contributing Membership.

Section 1. Any firm, partnership or corporation approved by the Board of Directors, may become a contributing member of the Association by paying an entrance fee of two ($2.00) dollars per month to the first day of May or November, as the case may be, and an annual membership fee of twenty-five ($25.00) dollars, payable semi-annually in advance, on the first days of May and November; said firm, partnership or corporation shall be entitled to three (3) regular memberships, and shall, at time of making application and each year thereafter prior to annual meeting, designate in writing such individual representatives as it may desire to have elected to membership in the Association.

For each additional membership above three (3) the fee shall be five ($5.00) dollars per annum, such additional representative also to be designated in writing, it being understood that an employee of such firm, partnership or corporation may be designated.

Sec. 2. Each individual designated as member shall be limited to one vote at any meeting or at any election.

ARTICLE IV.

Honorary Membership.

Section 1. Past presidents shall be honorary life members of the Association. United States Senators from Michigan and the Congressman from the congressional district in which Saginaw is located, shall be during their terms honorary members of the Board. Any man of distinction or any citizen who may have materially benefitted

the Association or city may be elected to honorary membership by the Board of Directors or at the Annual Meeting of the Association.

Nominations for honorary membership may be made by the Membership Committee or any member of the Board, and the nominee elected by a vote of the Directors. A proposition to confer honorary membership may be made in writing to the members of the Board. If any nominee shall receive an affirmative vote of the Directors, he shall be declared elected. Three negative votes shall defeat election.

Sec. 2. Honorary membership shall confer all the privileges of regular membership, with exemption from the payment of all fees and dues.

Sec. 3. An elective honorary membership may, for cause, be revoked by the Directors at any time.

ARTICLE V.

Associate Membership.

Any person approved by the Board of Directors may become an associate member of the Association by paying an entrance fee of fifty (50c.) cents per month to the first day of May or November, as the case may be, and an annual membership fee thereafter of five ($5.00) dollars, payable semi-annually in advance on the first days of May and November. The associate member shall have all the privileges of active members, except the right to vote and hold office.

ARTICLE VI.

Officers and Directors.

Section 1. The officers of this Association shall consist of a President, two Vice-Presidents, a Secretary, a Treasurer and twelve Directors.

Sec. 2. These officers, except the Secretary and the Treasurer, shall be elected annually by ballot, and shall hold their offices for one year, or until their successors are duly elected. The Secretary and the Treasurer shall be chosen by the Board of Directors, as provided by section two (2) of article seven (7).

Sec. 3. The Board of Directors shall consist of twelve (12) members, who shall be elected by the Board of Trade at the time of the general election of officers.

The President and the two Vice-Presidents, the Secretary and the Treasurer of the Board shall be ex-officio directors.

No compensation for services shall be pald any officer except the Secretary.

ARTICLE VII.

Duties of Directors.

Section 1. The Board of Directors shall have charge of all matters of general interest to the Association not otherwise assigned, provide rooms for the Association, audit all bills through an auditing committee appointed by the President, three of whom shall be Directors, and examine books and accounts of the Secretary and the Treasurer previous to each annual meeting, or oftener, if required.

Sec. 2. It shall be the duty of the Board of Directors to elect the Secretary of the Board of Trade, and fix his compensation; to elect the Treasurer of the Board of Trade; to employ such other help as in its judgment may be necessary and to fix the compensation to be paid therefor; to allow all bills for expenses incurred in furthering and carrying on the work of the said Board of Trade as in its judgment are necessary and proper; and it shall have power to direct and control the work of the Secretary and all other matters pertaining to said Board of Trade not otherwise provided for. All of the financial and business interests of the Association shall be managed and conducted by and under the direction of the Board of Directors.

Sec. 3. The Board of Directors may declare vacant the seat of any member of its Board who shall absent himself from four consecutive meetings without having been previously excused, or without having sent written communication to the Board of Directors, stating the reason for his absence.

Sec. 4. All vacancies among the officers and directors between elections, shall be filled by the Board of Directors.

Sec. 5. The Board of Directors may adopt such rules and regulations as it may deem wise for the government of the Board, and may create new officers whenever the same are considered necessary.

Sec. 6. The Board of Directors shall submit at the annual meeting a full report of the condition and finances of the Association, together with a review of its acts for the preceding year.

ARTICLE VIII.

Duties of Officers.

Section 1. The President shall preside at all meetings of the Board of Directors, and shall perform all duties incident to his office. He shall be ex officio member of all committees.

Sec. 2. The First or Second Vice-President shall act in the absence of the President, and in the absence or disability of the three officers named a member shall be chosen to act temporarily.

Sec. 3. The Treasurer shall receive all moneys from the Secretary and keep the same deposited in the name of the Board. He shall make no disbursements, except upon an order signed by the Secretary and countersigned or approved by the President, or in the absence of the President, by one of the Vice-Presidents. He shall make monthly reports to the Directors, who may require him to give acceptable bond in such sum as they may determine.

Sec. 4. The Secretary shall receive all moneys due the Association from any source and pay the same to the Treasurer, taking his receipt therefor; keep a record of all proceedings and all meetings; conduct official correspondence; preserve all books, documents and communications; keep a list of all members in a book provided for that purpose, which shall be an account with each member as to his dues; notify all committees of their appointment; forward proper notification receipts to delinquents; act as Secretary of the Board of Directors and ex-officio member of all committees, and perform such other duties as may be incident to his office, subject to the approval and direction of the Directors. He shall make monthly reports to the Directors, who may require him to give suitable bond in such sum as they may determine. At the expiration of his term of office he shall deliver to the Directors all books, papers and property belonging to the Board.

ARTICLE IX.

Section 1. At the first regular meeting of the Directors subsequent to the annual meeting, the President shall appoint the following standing committees of five members each, subject to confirmation by the Directors:

Arbitration.
Associate Boards.
Auditing.
Civic Affairs.
Conventions.
Entertainment.
Finance.
Industries.
Membership.
Public Improvements.
River and Harbor.
Statistics and Publications.
Taxes and Insurance.
Trade Interests.
Transportation.

The Auditing Committee shall have at least three members of the Directors.

Sec. 2. The names of the persons selected for the various committees by the President shall be mailed to each Director prior to the meeting of the Board of Directors at which such committees shall be presented for approval.

Sec. 3. The President, with the approval of the Board of Directors, may appoint other standing committees, and such special committees as may be deemed necessary.

Sec. 4. The Chairman of each Committee shall be taken from the Directors, but no member shall serve on more than two standing committees at the same time.

Sec. 5. Except when specified, the duties of the several standing committees shall be as indicated by their respective names; to take charge of all business referred to them by the Board or its presiding officer; to carefully and industriously investigate the different subjects assigned to them or pertaining to their duties; to make such original investigation in their respective lines as in their judgment they see fit.

Sec. 6. The President or Board of Directors may from time to time refer to committees questions relating to the interests which they represent, and such committees shall report to the Board such recommendations in connection therewith as in their opinion tend to promote the objects for which the Association was organized.

Sec. 7. All standing and special committees shall report their proceedings to the Directors, and shall submit, prior to the last meeting of the Directors before the annual meeting of the Board, a full report of their acts and findings from the time of appointment. Reports of all committees must be submitted in writing and filed with the Secretary.

Sec. 8. Should any standing or special committee fail to discharge the duties assigned to it with reasonable promptitude, such committee shall be declared discharged by the President, who shall report the same to the Directors and submit a new committee for confirmation.

Sec. 9. All standing and special committees shall be considered discharged at the end of each Board year.

Sec. 10. Vacancies in any standing committees shall be filled by the President, subject to the approval of the Board of Directors.

Sec. 11. The President and Secretary shall be ex officio members of all committees.

ARTICLE X.

Affiliated Associations.

Section 1. Any member or members who may desire to be associated together as a Board, Exchange or Association, for the purpose of promoting more effectually a special trade, industry, business, profession or objects in which they are interested, may form a "Bureau" of the Saginaw Board of Trade.

Sec. 2. The desire to form any bureau shall be communicated to the Directors in a petition signed by not less than ten members, and if the Directors shall approve the formation of such bureau, the Secretary shall issue a call for a meeting of all members who are reported by the petitioners to be interested therein.

Sec. 3. If two-thirds of those called shall, in meeting or by writing, favor the formation of such Bureau, this fact shall be reported in writing to the Directors, who, if they approve the formation of such Bureau, shall issue a certificate of organization bearing the seal of the Board and the signatures of its President and Secretary; but such certificate shall not be issued until the directors shall have approved all rules and regulations adopted, or proposed to be adopted by such Bureau.

Sec. 4. Each Bureau of the Board may adopt such rules and regulations as it may consider necessary, for its proper government, but no rule or regulation shall be adopted by any Bureau which shall be out of harmony with the recognized policy or usage of the Board or in any way conflict with the purposes and objects of the Board as set forth in its charter, by-laws, rules and regulations.

Sec. 5. No Bureau of this Board, or any member thereof, shall contract any debt in its behalf which shall in any manner, or by any extent, render the Board liable for the payment of any sum, unless the same shall have been previously approved by the Directors.

Sec. 6. No action or resolution of any Bureau shall be binding upon or expressive of the sense of the Saginaw Board of Trade.

Sec. 7. Any Bureau of this Board may be dissolved by the Directors upon petition or resolution, approved by two-thirds of the members of said Bureau present at a meeting officially called for the purpose of considering such dissolution; and any Bureau shall be suspended or dissolved by the Directors for any action contrary to the charter, by-laws, rules, regulations or policy of the Board; such suspension or dissolution may, if the Directors so order, constitute a charge against the members of such Bureau as otherwise provided.

Sec. 8. Bureaus or associations, in affiliation with the Board, shall submit to the Directors five days prior to the annual meetings of the Board, reports of their condition and reviews of their proceedings for the year.

ARTICLE XI.

Auxiliary Associations.

Any commercial or civic body in the city of Saginaw that desires to be associated with the Board of Trade as an auxiliary may be so accepted by a vote of the Board of Directors; the Board of Directors to determine the basis upon which such body may become associated.

ARTICLE XII.

Meetings.

Sec. 1. The meetings of the Board of Directors and of the Committees shall be held at the offices of the Board.

Sec. 2. The annual meeting of the Board of Trade shall be held on the first Tuesday in May of each year.

Sec. 3. The regular meetings of the Board of Directors shall be held on the second Tuesday of each month at 7:30 p. m. The quarterly meetings to be open to all members of the Association.

Sec. 4. Special meetings of the Board of Directors may be called by order of the President or upon the request of two directors and notice of such meetings shall be given by the Secretary by telephone, mail or messenger, at least two hours before the time of holding such meeting.

Special meetings of the Board of Trade may be called by the Board of Directors or at the written request of at least ten members, which written request shall specify the object and purpose of such special meeting. A notice of such special meetings shall be given to all members of the Association personally or by mail or be published in one of the regular daily papers at least three days before the day of such meeting.

Sec. 5. Committee meetings may be called at any time by order of the Chairman or upon request of two members of the committee.

Sec. 6. The number constituting a quorum at the respective meetings shall be as follows:

Board of Trade, twenty-five members.
Board of Directors, five members.
Any committee, three members.

Sec. 7. At meeting of either the Board of Trade or Board of Directors the following shall be the order of business:

1. Roll Call.
2. Reading of Minutes of Previous Meetings.
3. Reports of Officers.
4. Reports of Standing Committees.
5. Reports of Special Committees.
6. Admission of New Members.
7. Unfinished Business.
8. New Business.
9. Good of the Association.
10. Adjournment.

ARTICLE XIII.

Section 1. Election of a President, two Vice-Presidents and twelve members of the Board of Directors shall be held on the day of the annual meeting.

Sec. 2. For the three officers named above a majority of the whole number of votes cast shall be necessary for a choice; the twelve persons receiving the greatest number of votes shall be declared elected as members of the Board of Dirctors.

Sec. 3. The election of a Secretary and a Treasurer and other officers is vested in the Board of Directors and shall take place as provided for in Article Seven (7).

Sec. 4. The voting shall be by ballot.

No proxies shall be allowed.

ARTICLE XIV.

Disbursements.

All bills or accounts against the Association shall be examined and approved by the Auditing Committee and allowed by the Board of Directors; the Secretary shall then be authorized to draw an order on the Treasurer for the amount, countersigned by the President or Vice-President. No indebtedness nor obligation to pay any sums of money shall be valid or binding against the Board unless the same shall have been formally provided for by the action of the Board of Directors.

ARTICLE XV.

Sinking Fund.

There shall be a sinking fund created for the purpose of the erection of a Board of Trade building or for otherwise securing permanent quarters for the Association.

ARTICLE XVI.

Amendments.

These By-Laws or any part thereof may be repealed, amended or added to by a two-thirds vote of the Board of Directors or by a two-thirds vote of members present at any regular or special meeting of the Board of Trade, notice of which meeting shall set forth the proposed change.

ARTICLE XVII.

The By-Laws and amendments thereto shall be binding upon all members of the Board of Trade and of the Directors, provided no By-Laws shall be in conflict with the Constitution and laws of this State.

List of Members.

NAME	OCCUPATION	ADDRESS
Academy of Music	Theater	Cor. Janes and Washington Aves.
Adams, Jas. A.	Boots and Shoes	320 Genesee Ave.
Alden, Dr. C. W.	Physician	4-6 Tower Block.
Allen, Wm. C.	Saloon	109 N. Washington Ave.
Allington & Curtis Mfg. Co.	Mnfrs. of Dust Collectors	Cor. Baum and Holden Sts.
Appleby, B. G.	Mngr. B. G. Appleby & Co., Real Estate Fire Insurance and Building Contractors	410 Germania.
Armstrong, S, S.	Freight Agent, M. C. R. R.	M. C. Freight Office.
Asphalt Roofing Co.	Mnfrs. Roofing	Cor. S. Michigan Ave. and Wheeler St.
Bank of Saginaw	Bank	310-312 Genesee Ave.
Banner Brewing Co.	Brewers and Bottlers	1741 Genesee Ave.
*Barie, William	Dry Goods, Etc.	Saginaw, Mich.
BARIE, WM., DRY GOODS CO.	Wholesale and Retail Dry Goods, etc.	Cor. Baum St. and Genesee Ave.
Bartlett, A. F. & Co.	Founders and Machinists	930 S. Water St.
Bartow & Enright	Omnibus, Carriage and Coupe Line	218-228 N. Baum.
Bastian Bros. & Co.	Printers, Binders, Embossers, etc.	111 Lapeer Ave.
Bauer Bros.	Wholesale and Retail Clothing	316-320 Court St.
Baum, Wm. B.	General Insurance	301 Weichman Building.
Baumgarten, Albert	Boots and Shoes	800 Genesee Ave.
Beach, F. H.	Merchant Tailor	104 N. Washington Ave.
Beach, E. L.	Attorney-at-Law	204 Bearinger Bldg.
Beardslee, W. H.	Sec., Treas. and Mngr. Mich. Casualty Co.	311 Bearinger Bldg.
Beck, J. Philip	Automobiles	813 Genesee Ave.
Beck, Peter	Saloon	403 Genesee Ave.
Bell, David C.	City Clerk	City Hall.
Berst Mfg. Co.	Mnfrs. of Toothpicks and Butter Dishes	Cor. Maple and Toothpick Aves.
Biles, W. I.	Mngr. Saginaw Milling Co.	107-117 W. Genesee Ave.
Blackney, J. L.	Blackney Cigar Co.	131 S. Washington Ave.
Bliss, A. P.	Pine Lands and Lumber	1-2 Merrill Block.
Bliss Coal Co.		Swan Creek Township.
Bliss, F. H.	Bliss-Alger Business College	127 N. Franklin St.

NAME	OCCUPATION	ADDRESS
Boehlke, Henry	House and Sign Painting	800 S. Fourth Ave.
Booth & Boyd Lumber Co.	Planing Mill and Lumber Manufacturers	Cor. Holden and Baum Sts.
Bootie Messenger Service		109 Lapeer Ave.
Borland, S. B.	Union Abstract Co.	16-17 Merrill Bldg.
Bowen, Jas. P.	Justice of the Peace	220 Genesee Ave.
Boynton, J. F.	Treas. Peoples' Savings Bank	204 Genesee Ave.
*Bradley, Rev. N. S.	Pastor First Congregational Church	621 S. Jefferson Ave.
Bradstreet, The Co.	Walter S. Cooley, Mngr.	
Brady, M. N.	Postmaster, West Side	114-116 S. Michigan Ave.
Brand & Hardin	Flour Mill, Grain, Beans, Hay, Straw, Dairy Feed and Salt Mnfrs.	500 S. Niagara St.
Brewer, F. P. and W. A.	Pine Lands	129 N. Franklin St.
Briggs & Cooper	Mnfrs. Lumber and Shingles	611-613 Bearinger Bldg.
Briggs, Dr. T. E.	Physician	420 W. Genesee Ave.
Brooks Boat Mfg. Co.	Mnfrs. Boats	Rust Ave. near S. Jefferson Ave.
Brooks, Melville	Attorney-at-Law	Over People's Savings Bank.
Brown, J. F.	General Insurance	112 Genesee Ave.
Brown, M. S.	Traveling Agent	644 S. Weadock Ave.
Bruce, Dr. J. D.	Physician and Surgeon	114 S. Jefferson Ave.
Brueck, Fred, Jr.	Mngr. Sectional Book Case Co.	Niagara and Sylvan Sts.
Buck, F.	Vice-Pres. and Gen. Mgr. Lufkin Rule Co.	Cor. Hess and Prescott Sts.
Buick Motor Co.	Automobiles and Supplies	821-827 Genesee Ave.
Buick, Thos. D.	Pres. Buick Auto Supply & Garage Co.	212 Bearinger Bldg.
Burdick, H. B.	Wholesale Fruits	101 Genesee Ave.
Burkhart, A. S.	Pres. Saginaw Baseball Team	
*Burt, Wellington R.	Mnfr. and Lands	Room 1, Second National Bank Bldg.
Butenschoen, Louis P.	(Butenschoen & Griggs)	319 Genesee Ave.
Button, F. E.	Salesman Real Estate, B. G. Appleby Co.	1811 N. Michigan Ave.
Callam Mills	Flouring Mills	211-219 N. Franklin St.
Carey, Philip Co., The	Steam Pipe and Boiler Covering, Roofing, and Roofing Paints	117 N. Water St.
Carpenter, H. G.	Mining Engineer, Consolidated Coal Co.	301 S. Jefferson Ave.
Carr, Henry W. Co.	Wholesale Grain, Hay, Beans, Coal	1902 N. Michigan Ave.
Chalmers Delivery Co.		312 Tuscola St.

NAME	OCCUPATION	ADDRESS
Cimmerer, J. A.	Sec.-Treas. Oakland Vinegar & Pickle Co.	429-439 N. Water St.
Clare Knitting Mills		Holland Ave.
Clinkofstine, L.	L. Clinkofstine & Son, Iron, Steel, Metal, etc.	820-840 S. Water St.
Coleman, H.	Livery and Undertaking	201-209 N. Washington Ave.
Commercial National Bank	Bank	111 N. Hamilton St.
Connelly, John E.	Pawnbroker	135 S. Washington Ave.
Connor, Rowland	Lawyer	109-111 N. Washington Ave.
Cooney & Smith	Mnfrs. of Upholstered Furniture, Mattresses, Springs and Pillows	219-223 S. Washington Ave.
Cooper, W. T.	Architect	309 Hayden St.
Corcoran, Peter		315 Cherry St.
Cornwell, W. C.	Mngr. Saginaw Beef Co.	716 S. Washington Ave.
Cosendai Dye Works	Dry Cleaners and Dyers	127-133 N. Jefferson Ave.
*Cowles, E. D.	Editor	Bay City, Mich.
Cowles, C. L.	Architect	114 N. Washington Ave.
Crane & Crane	Lawyers	Hamilton Square Bldg.
Crego, Dr. W. L.	Dentist	8 Mason Bldg.
Culver, Deisler & Co.	Pharmacists	424 Genesee Ave.
Curtis, Chas. D.	Purchasing Agent Mershon, Eddy & Parker Co.	Mershon Station.
Curtis, Dr. E. E.	Physician	2105 N. Michigan Ave.
Davis, C. H.	Chairman Wright-Blodgett Co., Pine Lands	700 N. Hamilton St.
Deisler, A. & Son	Funeral Directors and Embalmers	703-709 Germania Ave.
Denton, Thomas	Lumberman	1205 Genesee Ave.
Dexter, J. G.	Agent Grand Trunk Railway	Cor. Franklin and Thompson Sts.
Dittmar, Cooper & Co.	Wholesale and Retail Wines and Liquors	300-302 Lapeer St.
Dolson Drug Co.	Wholesale and Retail Druggists	201-203 Genesee Ave.
*Dorr, Temple E.	Lumber and Lands	408 Bearinger Bldg.
Draper, Jesse D.	Insurance	306-307 Eddy Bldg.
Dreamland Theatre	Moving Pictures	408 Genesee Ave.
Duby, A. J.	Propr. Duby's Buffet, Liquors and Cigars	112 S. Washington Ave.
DUN, R. G. & CO	Commercial Reporters	Eddy Building.

NAME	OCCUPATION	ADDRESS
Dunkel, Rev. J. A.	Pastor Warren Ave. Presby. Church	710 S. Weadock Ave.
Eastman, S. L.	Sec. & Treas. S. L. Eastman Flooring Co.	Carrollton.
Eastwood, G. C.	Sec. and Treas Saginaw Plate Glass Co.	S. Michigan Ave.
Eddy, C. K. & Sons	Lumber and Salt	510 Eddy Bldg.
Edelhoff, Robt.	Meats	700 Genesee Ave.
Egerer Bros.	Saloon and Restaurant	313 Genesee Ave.
Erd Motor Co.	Mnfrs. Marine Gasoline Motors	1357-1363 N. Niagara.
Everett House	Hotel	Cor. Genesee Ave. and Franklin St.
Farmer, Fred D.	Manufacturing Optician	221 Genesee Ave.
Feige, Ernest	Pres. Feige Desk Co.	2061 Genesee Ave.
Feige, Henry, Jr.	Furniture, Upholstery, etc.	113-121 S. Baum St.
Feldman, Jos. J.	Umbrellas and Gloves	416 Genesee Ave.
Ferguson & Wallace	General Insurance	1-2 Mason Bldg.
Ferrell, A. T.	Mnfr. Seed Cleaners	Cor. Wheeler and S. Michigan Aves.
Foley, W. T.	Sec. and Treas. Hill-Drummond Lbr. Co.	504 Bearinger Bldg.
Foot, W. H.	Druggist	524 Potter St.
*Fordney, Hon. J. W.	Pine Lands	18-20 Merrill Bldg.
Francke, E. D.	Mnfr. Fine Confectionery and Ice Cream	518 Genesee Ave.
Freeman, Dr. F. W.	Physician	219 S. Jefferson Ave.
Frueh, Chas., Jr.	Floral Artist	1116 Hoyt Ave.
Furstenberg Bros.	Lumber	1800 S. Jefferson Ave.
Gage, C. E.	Mngr. Postal Telegraph-Cable Co.	107 N. Washington Ave.
Gage, Howard, Commander U. S. Navy,	Retired, Mechanical Engineer	1253 S. Jefferson Ave.
Gage, Wm. G.	Circuit Judge	610 Bearinger Bldg.
Ganschow, Chas. F.	Real Estate, Stocks and Bonds	615 Bearinger Bldg.
Gately Company, The	Furn., Carpets, House Furnishings, etc.	124-130 S. Franklin St.
Geer, B. & Son	General Insurance	218 N. Hamilton St.
Geer, Henry N.	General Insurance	116 N. Washington Ave.
Gelinas, A. & Sons	General Contractors	Room 6, Chase Blk.
Germain, E.	Germain Piano Co.	Holland Ave., near Genesee Ave.
Glass, Dr. Percy R.	Dentist	216 Genesee Ave.
Godard, Frank B.	Sample Room and Bowling Alley	413 Genesee Ave.
Goeschel, Edward R. & Sons	Boots and Shoes	107 S. Jefferson Ave.

NAME	OCCUPATION	ADDRESS
Goeschel, Herman	Insurance, Real Estate and Steamship Agent	107 S. Jefferson Ave.
Goetz, Henry W. F.	Florist	124-126 S. Michigan Ave.
Goff, E. A. & G. B.	Real Estate	600 Congress Ave.
Goodridge, Wallace L.	Photographer	220 S. Washington Ave.
*Grant, Geo. A.	Insurance	403 Eddy Bldg.
Grant, J. W.	Jeweler	200 Genesee Ave.
Grant, Wm.	Transfer Agt. M C R R Frt. Depot, E. S.	M. C. Freight Depot, E. S.
Green, M. B.	Salesman Standard Oil Co.	322 N. Baum St.
Green Bros.	Fish Market	201 Lapeer Ave.
Griggs, Jas. A.	County Treasurer	Court House.
Griggs, Eugene L.	Griggs & Butenschoen	319 Genesee Ave.
GRIGGS & BUTENSCHOEN	Clothiers	319 Genesee Ave.
Hammond, Standish Co.	Wholesale Meats	737 N. Washington Ave.
Hanchett, Benton	Attorney-at-Law	201 Eddy Bldg.
Harris Transfer Co.	Trucking and Teaming, Moving Vans. etc.	P. M. R. R. Freight Depot.
Hart, W. H.	Agent Hoyt Estate	118 S. Jefferson Ave.
Haviland, Wm. E.	Mngr. R. G. Dun & Co.	208-209 Eddy Bldg.
Hayden Fancy Grocery Co.	Grocery Co.	114-120 N. Washington Ave.
Heagany, W. M.	Heagany-Treanor Co.	132 N. Franklin St.
Heavenrich & Co.	Clothing, Furnishings and Merchant Tailors	301-309 Genesee Ave.
Heller, P. P. & Bros.	Grocers	804 Genesee Ave.
Henderson, Wm. M.	Div. Frt. Agt., P. M. R. R.	P. M. R. R. Offices, Potter St.
Henning, C. C.	Propr. Wesley House	Cor. Jefferson Ave. and Tuscola St.
Henning, Chas. W. & Sons	Mnfrs. Sausage, Mince Meat, Horse Radish, etc.	806-808 Germania Ave.
Henry, John	Traveling Agent	315 S. Sixth St.
Herzog, John	Treas. and Mngr. Herzog Art Furn. Co.	1909-2001 Michigan Ave.
Hesse, Wm. C.	Jeweler	321 Genesee Ave.
Hickey, D. E. & Co.	Clothing, Cloaks and Suits	110 S. Franklin St.
Hobson, A.	Stone, Marble and Granite Works	501-511 N. Water St.
Holcomb, George	Groceries and Meats	1202-1204 Court St.
Holland, Robt. T.	Lawyer	Bearinger Bldg.

NAME	OCCUPATION	ADDRESS
Holmes, Charles	Civil Engineer and Surveyor	912 Thompson St.
Howson, Dr. T. E.	Dentist	205 Wiechmann Bldg.
Humphrey, Geo. L.	Sec'y C. K. Eddy & Sons	Eddy Bldg.
Humphrey & Grant	Attorneys-at-Law	609 Eddy Bldg.
Humphrey, Wm. F.	R. E. Dun & Co.	208-9 Eddy Bldg.
Hunsaker, Walter J.	Sec., Treas. and Genl. Mngr. Courier-Herald	116 S. Jefferson Ave.
Huss, Theo.	Sec'y and Treas. Lufkin Rule Co.	Hess and Prescott St.
Hynes, Thos. C.	Real Estate	819 S. Jefferson Ave.
International Business College		Cor. Baum and Tuscola Sts.
Ippel, J. W.	Dry Goods	Cor. Court and Michigan Ave.
Izzo, Daniel	Groceries, Fruits and Provisions	512 S. Washington Ave.
Jackson & Church	Foundry, Machine Shop and Boiler Wks.	321-323 N. Hamilton St.
Janes, Wm. D.	Sec. and Gen. Mngr. Quaker Shade Roller Co.	1616 Court St.
Jeffers, John, Estate of		2 Tower Blk.
Johnson, John H. & Co.	Plumbers	213-215 S. Washington Ave.
Judd, C. L.	Real Estate	1591 S. Washington Ave.
Kanzler, Dr. Karl	Physician	402 S. Weadock Ave.
Keller, M. E.	Bookbinder	121 N. Baum St.
Kelsey, F. J. & Son	Books, News, Stationery, etc.	202 Genesee Ave. and 118 N. Jefferson Ave.
Kendrick, Wm. R.	Circuit Judge	1520 Genesee Ave.
Kenny, L. M. & Co.	Merchandise Brokers	403 Eddy Bldg.
Kenzler, A.	Mercer & Co.	411 Howard St.
Kerns, Jas. S. & Son	Contractors	207 S. Third Ave.
Kersten, Julius	Dealer in Wines, Liquors, Cigars, etc.	500 Potter St.
Kindler, V.	Hardware, Tools, Ammunition and Sporting Goods	418 Genesee Ave.
Kirby, Julius B.	Attorney-at-Law	Kirby Bldg.
Kitchen, Dr. M. C. L.	Physician	132 S. Washington Ave.
Kleinfeld, F. F.	Attorney-at-Law	608 Bearinger Bldg.
Klenke, Wm. H.	Pianos	407 Sheridan Ave.
Klumpp, Wm. C.	Lawyer, Sec. and Treas Bd. of Education	610 Bearinger Bldg.
Koehler, Jas. H.	Draftsman Koehler Bros.	208-214 S. Water St.

NAME	OCCUPATION	ADDRESS
Kretchmer, Chas.	Groceries	109 S. Jefferson Ave.
Krohn, Chas. H.	Boots and Shoes	509 Genesee Ave.
Kuehl, Chas.	Lumber, Hemlock Bark and Whol. Wood.	118 S. Jefferson Ave.
Ladd, John W.	Ladd Bros., Dairy Supplies	307-315 Water St.
Leach, Dr. H. M.	Physician	209 S. Jefferson Ave.
Lemcke, Henry J.	Barber	313 Genesee Ave.
Lengst, G. L.	Gen'l Supt. B. G. Appleby Co.	410 Germania Ave.
LaVallee, Joseph	Grocery and Meat Market	2321-2323 N. Michigan Ave.
Lewis, W. H.	Grocer	801 Hoyt St.
Liebermann Trunk Co.	Dealers in Trunks, etc.	415 Genesee Ave.
Linton, W. S.	Postmaster, East Side	Federal Bldg.
Logan, R. K.	Wall Paper	621 Genesee Ave.
Lucas, John F.	Ice	13 Mason Bldg.
LUFKIN RULE CO.	Mnfrs. Rules and Tape Measures	Hess Ave., Cor. Prescott St.
Lyon, Farnham	Propr. Bancroft House	Cor. Genesee and Washington Aves.
McAvoy, John	Pres. Oliver-McAvoy Timber Co.	4th floor, Hamilton Square Bldg.
McCarty, Edward R.	Farmer	Midland Road.
McClure, Chas. W.	Pres. and Gen'l Mngr. Farmers' Handy Wagon Co.	Cor. Hess and Sheridan Aves.
McCron, W. J.	Propr. Saginaw Printing & Publishing Co.	212-216 N. Franklin St.
McGee, S. B.	Salesman Lufkin Rule Co.	1600 S. Washington Ave.
McMeekin, Dr. Jas. W.	Physician	405-406 Weichman Bldg.
*McSweeny, Eugene	Pres. U. S. Graphite Co.	1038 S. Jefferson Ave.
Macomber, C. C.	Stenographer	512 Bearinger Bldg.
Macomber, M. H.	Circuit Court Reporter	406 Eddy Bldg.
Mann, Ed.	Groceries and Meats	501 Howard St.
Martin, T. W.	Jeweler	205 Genesee Ave.
Magnetic Spring Water Co.	Bottlers of Andrews' Magnetic Mineral Water of St. Louis	110 N. Niagara St.
Martin, Bruno & Son	Plumbers	816 Janes Ave.
Marwinski & Loebrich	Pharmacists	423 Genesee Ave.
Mason, L. P.	Real Estate	516 Thompson St.
Mautner & Krause	Clothing	401 Genesee Ave.
Maxson, E. C. & Son	Painters and Decorators, etc.	209-211 S. Washington Ave.

NAME	OCCUPATION	ADDRESS
Meader, Wm. H.	Groceries and Meats	230 N. Warren Ave.
Meibeyer, C. H.	Interior Decorator	221 Howard St.
Meienberg, Jno. B.	Saloon	116 S. Hamilton St.
Melze, Alderton Shoe Co.	Shoes and Boots	131-135 N. Franklin St.
Mercer, D. F.	Clothier	209 Genesee Ave.
Merrick, A. R.	Supt. P. M. R. R.	P. M. R. R. Potter St.
Mershon, Edward C.	Pres. Wm. B. Mershon & Co.	Mershon Station.
Mershon, John D. Lumber Co.	Lumber	203 Bearinger Bldg.
Mershon, Eddy, Parker Co.	Mnfrs. of and Wholesale Dealers in Lumber and Salt	Mershon Station.
Mershon, Wm. B.	Vice-Pres. Wm. B. Mershon & Co.	Mershon Station.
MERSHON, WM. B. & CO.	Band Saw Machinery	Mershon Station.
Mertz, F. H.	Cigarmaker	809 Genesee Ave.
Michigan Farm Land Co.	Real Estate	414 W. Genesee Ave.
Michigan Salt Association		508 Eddy Bldg.
Michigan State Telephone Co.		300 S. Washington Ave.
Michigan Sugar Manufacturers		128 N. Washington Ave.
Mitts, Peter	Cigars and News Dealer	Bancroft House.
Mitts & Merrill	Founders, Machinists and Manufacturers of Farm Implements	1009 S. Water St.
Moore, Edwin D.	Advertising Distributor	334 N. Seventh St.
Moore, W. A.	Propr. Moore's Cigar Store	223 Genesee Ave.
Moore, Wm. B.	Trav. Agt. Saginaw Valley Drug Co.	N. Water, foot of Tuscola.
Morley, Edward W.	Pres. E. W. Morley & Sons, Real Estate	116 N. Washington Ave.
Morley, George W.	Pres. Morley Bros.	115-129 N. Washington Ave.
Morley, P. F. H.	Treas. E. W. Morley & Sons, Real Estate	116 N. Washington Ave.
Morley, R. C.	Treas. Morley Bros.	115-129 N. Washington Ave.
Mowry, Dr. W. P.	Medical Director U. S. Health & Accident Insurance Co.	128-130 N. Washington Ave.
Murphy & O'Hara	Dealers in New and Second Hand Goods, Stoves, Furniture, Carpets, etc.	714-716 Genesee Ave.
Murray, Miss M. C.	Dry Goods and Cloaks	306 Genesee Ave.
National Brewing Co.	Brewery	Cor. Walnut & Genesee Ave.
Nerreter, L. G. & Co.	Gen'l Insurance and Notary Public	207 Bearinger Bldg.

NAME	OCCUPATION	ADDRESS
Newberry, J. O.	Lawyer and Real Estate	9-10 Mason Bldg.
Newton, Frederick W.	Lawyer, Real Estate and Loans	606 Bearinger Bldg.
Nienstedt, Henry	Timber Lands	508 Bearinger Bldg.
Ohland, Otto A.	Sec'y Morley Bros.	115-129 N. Washington Ave.
*O'Donnel, P. A.	Farm	309 Owen St.
O'Keefe, Jno.	City Attorney	204 Bearinger Bldg.
Olp, Dr. F. G.	Union Dentists	304 Geisler Block.
Oppenheimer, Harry E.	Oppenheimer Cigar Co.	210 Genesee Ave.
Oppenheim & Levy	Boots and Shoes	214 Genesee Ave.
Oppermann, Carl F.	Maker of Furs and Dealer in Raw Furs	713 Genesee Ave.
Oppermann Fur Co., The	Fur Manufacturers and Dealers	526 Genesee Ave.
Orth, George, Cigar Co.	Cigar Store	1120 Hancock St.
*Osborn, Chase S.	Governor	Sault Ste. Marie, Mich.
Otto, Herbert A.	Lawyer	517 Bearinger Bldg.
Otto, Rudolph	City Salesman Symons Bros. & Co.	200-204 N. Washington Ave.
Packer, D. T.	Sec'y and Treas. Packer Horse and Livery Co.	123 S. Franklin St.
Paddock, Hilem F.	County Treasurer	746 So. Park.
Paine, Wm. F.	Attorney-at-Law	5 Miller Block.
Palmerton, F. G. Woodenware Co.	Mnfrs. Woodenware	Cor. Holmes and Brant Sts.
Passolt, Henry	Soap Manufacturer	1400 N. Niagara St.
Patterson, Egbert H.	Register of Deeds	
Patriarche, A.	Asst. to the President, P. M. R. R.	Detroit, Mich.
Pearll, S. G.	Painted Posters and Advertising Sign Contractors	607 Genesee Ave.
Pendell, W. H.	Mgr. "D" Cracker Co.	623 S. Warren Ave.
Penney, Harvey A.	Lawyer	1-2 Penney Block.
Peter, Jas. B.	Attorney-at-Law and Real Estate	206-207 Eddy Bldg.
Peters, Charles H., Jr.	Mngr. Engraving and Electrotyping Dept. Seemann & Peters	200-206 N. Franklin St.
Phelps, V. A.	Contracting Agent Erie Dispatch	503 Bearinger Bldg.
Philippe, A. W.	Groceries	121-125 N. Hamilton St.
Phillips, C. E.	Dept. Manager Morley Bros.	115-129 N. Washington Ave.
Phillips & Seeley	Lumber	405 Eddy Bldg.

NAME	OCCUPATION	ADDRESS
Phipps, Penoyer Co.	Wholesale Grocers	Cor. Clinton and Niagara Sts.
Peison, L. D.	R. E. Dun & Co.	208-209 Eddy Bldg.
Polk, R. L. & Co.	Publishers Saginaw Directory	Detroit, Mich.
Polson, Wm. & Co.	Mnfrs. Sash, Doors, Interior Finish and Filing Cabinets	Cor. Hess and Jefferson Aves.
Popp & Wolf	Hardware, Stoves, Wall Paper, Paints, etc.	718-722 Genesee Ave.
Potter, Fred H.	Geo. L. Burrows & Co., Bankers	405-407 Court St.
Potter, L. A.	Printer and Mnfr. Rubber and Steel Stamps	209 Genesee Ave.
*Prall, D. E.	Druggist	111 S. Jefferson Ave.
Presser, W. H.	Propr. Michigan Saw Co.	101-109 Germania Ave.
Preston, W. T.	Dist. Inspr. Mich. Car Service Assn.	609 Bearinger Bldg.
Purcell, Miles J.	Lawyer	510 Bearinger Bldg.
Quinn, Frank	Attorney-at-Law	404 Bearinger Bldg.
Quinn, M. J.	East Side Lumber Co.	1717 Genesee Ave.
Randall, Robert M.	Gen'l Mngr. Consolidated Coal Co.	605 Eddy Bldg.
Reade, T. A.	Merchant Tailor	207 Genesee Ave.
Reichle, Ernest L.	Mngr. Retail Dept. Morley Bros.	115-129 N. Washington Ave.
Reitter, F. & C.	Publrs. and Proprs. Saginaw Post-Zeitung	208-212 Lapeer Ave.
Reliance Mercantile Co.	Wholesale and Retail Flour, Grain, Hay, etc.	400 S. Franklin St.
Remer Bros.	Coal, Wood, Lime, Stone, Brick, etc.	401 S. Water St., 414-514 N. Niagara St.
Richardson, Lloyd M.	Pres. E. Richardson Co., Timber Lands	331 Carlisle St.
Ring, C. L.	Merrill, Ring & Co., Timber Lands	Merrill Block.
Riopelle, Dr. J. Henri	Physician	902 S. Washington Ave.
Roberts, A. H.	Restaurant	120-122 N. Jefferson Ave.
Roberts, R. W.	City Engineer	City Hall.
Robertson, Archibald	Propr. Robertson's Laundry	227-229-231 N. Franklin St.
Robertson, E. A.	Pres. and Treas. E. A. Robertson & Co., Mnfrs. Shirt Waists	229 N. Franklin St.
Rockwood, Byron J.,	Rockwood's Cloak Shop, Button and Plaiting Bazaar	526 Genesee Ave.
Rogers, Dr. A. S.	Physician Eye, Ear, Nose and Throat	306 Geisler Block.
Rupp, Christ.	Lumber	1602 Janes Ave.

NAME	OCCUPATION	ADDRESS
*Rust, Ezra	Timber and Lands	319 S. Michigan Ave.
Rupp, John J.	Lumber, Logs and Pine Lands	505 Bearinger Bldg.
Ryan, W. H.	Clothing, Hats, Caps and Men's Furnishings	215 Genesee Ave.
Ryan, Dr. M. D.	Physician	523 Genesee Ave.
Ryckman, Albert H.	Contractor	1143 S. Warren Ave.
Sachse, L.	Scrap Iron, Rags, Rubbers, Metal, Tallow, etc.	208 Hayden St.
Sager, W. N.	Contractor	308 Webber St.
Saginaw Abstract Co.	Abstracts	209 S. Jefferson Ave.
Saginaw Bridge & Construction Co.	Bridge Construction	Kirby Bldg.
Saginaw Cigar Co.	Cigar Manufacturers	523 Tuscola St.
Saginaw Concrete Stone Co.	Manufacturers	210 Eddy Bldg.
Saginaw County Savings Bank	Bank	Cor. Court and S. Hamilton Sts.
Saginaw Evening News Co.		307-311 Tuscola St.
Saginaw Hardware Co.	Shelf and Heavy Hardware	200-208 S. Hamilton St.
Saginaw Ice & Coal Co.		Niagara, foot of Ames St.
Saginaw Kiss Co.	Candy Manufacturers	112 S. Water St.
Saginaw Lighting Co.		133 S. Washington Ave.
Saginaw Manufacturing Co.	Mnfrs. Pulleys and Washboards, Planing Mill and Hardwood Lumber	King, cor. Perry St.
Saginaw Match Co.	Manufacturers	Cor. S. Jefferson and Atwater Sts.
Saginaw Milling Co.	Merchant Millers	107-117 W. Genesee Ave.
Saginaw Paving Brick Co.	Mnfrs. Vitrified Paving Brick and Blocks, Sidewalk, etc.	Cor. Jefferson and Rust Aves.
Saginaw Pure Ice Co.		Cor. Water and Atwater Sts.
Saginaw Salt & Lumber Co.	Salt, Lumber and Pine Lands	604-605 Bearinger Bldg.
Saginaw Sheet Metal Works		513 Tuscola St.
Saginaw Show Case Co.	Mnfrs. Show Cases	309 Mackinaw St.
Saginaw Silk Garment Co.		1900 N. Michigan Ave.
Saginaw Valley Drug Co.	Wholesale Druggists	N. Water, foot of Tuscola St.
Saginaw Valley Traction Co.		134 S. Washington Ave.
Saginaw Wire Fence Co.		118 S. Water St.
Sample, Dr. C. H.	Physician and Surgeon	309 S. Washington Ave.

NAME	OCCUPATION	ADDRESS
Savage, H. A.	City Assessor	City Hall.
Schemm, J. G. Brewing Co.	Brewery and Bottling Works	926 N. Hamilton St.
Scheurmann Lumber Co.	Lumber	1407 N. Niagara St.
Schirmer, J. A.	Jeweler	216 Genesee Ave.
Schirmer, Julius	Schirmer's Pharmacy	Cor. Hoyt and Sheridan Ave.
Schirmer, W. F.	Jeweler	108 N. Franklin St.
Schmelzer, John	House Furnishings	Genesee Ave.
Schmidt, Charles	Horseshoer	310 Lapeer Ave.
Schneermann, H. B. & Co.	Cloaks, etc.	302 Genesee Ave.
Schott, A. A.	Druggist	503-505 Genesee Ave.
Schulz, Louis G.	Schulz & Schroeder, Groceries, Provisions, etc.	2003 N. Michigan Ave.
Schupp, Otto	Cashier Bank of Saginaw	310-312 Genesee Ave.
Schust, Edward	Gen'l Mngr. Schust Baking Co.	820-826 Lapeer St.
Schwahn, Curt M.	V. E. Schwahn & Bro., General Insurance	5-6-7 Miller Block, Court St.
Schwarzchild & Sulzberger	Wholesale Meats	219 N. Water St.
Schwemer & Witt	General Store, Dry Goods, Furnishings, Table Supplies, etc.	719-723 Genesee Ave.
Scollen, Geo. E.	Carriage Repairing	308 Germania Ave.
Second National Bank	Bank	110-112 N. Washington Ave.
Seemann & Peters	Printing, Office Outfitters and Stationers	200-206 N. Franklin St.
Seemann, Peters & Heim	Bookbinders	307-311 Tuscola St.
Seitner Bros.	Wholesale and Retail Dry Goods, Carpets, Cloaks, etc.	314-322 Genesee Ave.
Service Auto Co.	Garage Service	122 S. Water St.
Sexlinger, George P.	Clark Grocery Co.	2012 N. Michigan Ave.
Seyffardt, Wm.	City Controller	City Hall.
Sheridan, Jno. P.	Insurance	931 Genesee Ave.
Sherman House	Hotel	Cor. Baum and Tuscola Sts.
Shorts, R. P.	General Counsel U. S. Health & Accident Insurance Co.	128 N. Washington Ave.
Siebel, Herbert S.	Jeweler	116 N. Hamilton St.
*Slade, Lewis C.	Lumber	1023 S. Jefferson Ave.
Slack, Dr. W. L.	Physician	Eddy Bldg.

NAME	OCCUPATION	ADDRESS
*Smart, Jas. S.	Wholesale Grocer	Los Angeles, Cal.
Smart & Fox Co.	Wholesale Grocers	N. Water, foot of Tuscola St.
Smith, Wallis Craig	Lawyer	513-514 Bearinger Bldg.
*Smith, Wm. Alden	U. S. Senator	Washington, D. C.
Sonnenberg, John	Tobacco	717 Genesee Ave.
South Side Business Association		
Spangler, Davis & Co.	Wholesale Fruits, Produce, etc.	119-121 N. Water St.
Spence, Hugh & Bro.	General Contractors and Builders	20 Chase Block, N. Washington Ave.
Spindler, George	Contractor	1221 Cleveland St.
Stark, G. M.	Lawyer	700 N. Hamilton St.
Steele, Robert W.	Carpenter	1116 S. Warren Ave.
Stephens, C. H.	Office Supplies, etc.	117 N. Franklin St.
Stewart, Hon. G. M.	Physician and Mayor of Saginaw	233 S. Jefferson Ave.
Stewart, A. Shipley	Sales Mngr. Farmers' Handy Wagon Co.	Cor. Hess and Sheridan Aves.
Stolz, G. Wm.	Jeweler and Optician	322 Genesee Ave.
Stone, Charles P.	Dentist	227 S. Jefferson Ave.
Strable Mfg. Co.	Mnfrs. Maple Flooring	1560 Holland Ave.
*Sweeny, Rev. Richard J.	Pastor St. Joseph's Catholic Church	910 N. Sixth St.
*Symons, John W.	Wholesale Grocer	South Washington Ave.
Symons Bros. & Co.	Wholesale Grocers	200-204 N. Washington Ave.
TANNER, THE M. W. CO.	Dry Goods, Carpets, Cloaks, etc.	118-134 N. Franklin St.
Tatham, Victor J.	Groceries and Meats	1709-1711 Genesee Ave.
Taub, Herman L.	Tinsmith and Plumber	1147 Genesee Ave.
Teeters, C. J.	Meats	132 N. Jefferson Ave.
Thorlby, Wm.	Saloon	2001 Genesee St.
Thorne Electric Co.	Electrical Supplies	118 S. Franklin St.
Tierney, Thos.	Mngr. Tierney Bros., Loans and Real Estate	217 Genesee Ave.
Travers, Fred L.	Attorney-at-Law	518 Bearinger Bldg.
Tredo, W. P.	Men's Furnishings	300 Genesee Ave.
Tuhy, Martin L.	Cigars and News Dealer	106 S. Jefferson Ave.
U. S. Graphite Co.	Graphite Miners	1430 Holland Ave.
U. S. Health & Accident Ins. Co.	Insurance (Health and Accident)	128-130 N. Washington Ave.

NAME	OCCUPATION	ADDRESS
United Supply Co.	Supplies for Manufacturers, Mills, Mines, etc.	126 N. Washington Ave.
Valley Gray Iron Foundry Co.	Foundry	Cor. Bristol and S. Water Sts.
Valley Printing Co.	Printers	127 N. Franklin St.
Valley Sweets Co.	Mnfrs. and Wholesale Confectioners	South Hamilton St.
Valley Home Telephone Co.		Cor. S. Jefferson and Germania Aves.
Vanek, Chas.	Tailor	110 N. Jefferson Ave.
Veague, George	Restaurant	119 Genesee Ave.
Vincent Hotel		Cor. Washington and Germania Aves.
Vogt, E. F.	Sec'y U. S. Horse Radish Co.	219-223 N. Water St.
Vogt. J. C.	Vice-Pres. and Gen'l Mngr. U. S. Horse Radish Co.	219-223 N. Water St.
Walker & Co.	Bill Posters	124 N. Baum St.
Walk-Over Boot Shop	Boots and Shoes	220 Genesee Ave.
Wallace, Robert T.	Asst. Secretary Lufkin Rule Co.	Hess Ave., cor. Prescott St.
Walter, F. P.	Mngr. Auditorium Board of Trustees	Cor. Washington Ave. and Janes St.
Walz, George C., Jr.	Bookkeeper Walz Hardware Co.	611 Genesee Ave.
Ward, A. T.	Jeweler	104 S. Jefferson Ave.
Ward, W. T.	Dept. Supt. Saginaw City Gas Co.	134 S. Washington Ave.
Warner, W. W.	Principal High School	909 S. Warren Ave.
Warriner, E. C.	Superintendent Public Schools	413 Sheridan Ave.
Washburn-Crosby Co.	Wholesale Gold Medal Flour	412 Bearinger Bldg.
Watson, H. & Co.	Wholesale and Retail Crockery, China, and Glassware	420-422 Genesee Ave.
Weadock & Weadock	Attorneys-at-Law	301-303 Bearinger Bldg.
Werner & Pfleiderer	Mnfrs. of Kneading and Mixing Machines, Bakers' Machinery, etc.	1204 N. Niagara St.
Wessborg, Eric S. & Co.	The All Craft Shop	1117 S. Jefferson Ave.
Whipple Electric Co.	Electrical Supplies	103 Genesee Ave.
White, Charles E.	Photographer	305 Genesee Ave.
Whitney, W. L.	Instructor High School	108 Owen St.
Wickes, H. T.	President Wickes Bros.	512 N. Water St.
Wickes, W. J.	President Wickes Boiler Co.	502 N. Water St.
Wiechmann, Wm. C.	Department Store	508-510 Genesee Ave.

NAME	OCCUPATION	ADDRESS
*Wiggins, Geo. B.	Lands	Saginaw, Mich.
Wilber, Eugene	Attorney-at-Law	501-502 Bearinger Bldg.
Willcox Engineering Co.	Mechanical Engineers, Solicitors of U. S. and Foreign Patents	Eddy Bldg.
Wilcox, Melvin L.	Gen. Mgr. Jackson-Church-Wilcox Co.	909 N. Michigan Ave.
Williams Bros. & Katsulos	Confectionery	412 Genesee Ave.
Williamson, Dr. T. M.	Physician	2617 S. Washington Ave.
Wilson, E. F. and F. A.		603 Bearinger Bldg.
Wilsterman, Fred C.	Mngr. Wilsterman Electric Co.	111 S. Weadock Ave.
Winkler, Stephen	Contractor	1124 Genesee Ave.
Witters, Henry	Propr. Witters' Laundry	112-116 N. Jefferson Ave.
Wolfarth, Frank	Baker	1305 Genesee Ave.
Wood, Geo.	Drugs	420-422 W. Genesee Ave.
*Wright, Ami W.	Timber and Lands	Alma, Mich.
Wylie, J. T. & Co.	Mnfrs. of Hoops, Staves, Heading, etc.	Foot of Youmans St.
*Youmans, Henry M.	Farm	Bridgeport, Mich.
Zacharias, Stephen F.	Real Estate	701 Marion St.
Zanger, Frederick	Propr. Zanger's Cloak, Suit and Fur Co.	412 Genesee Ave.

*Honorary Members.

ASSOCIATE MEMBERS.

C. L. Altenberg.
E. O. Andree.
C. H. Beck.
Chas. G. Bremer
Dr. George H. Carter.
Cone Printing Co.
Wm. H. P. Costello.
J. G. Dambacher.
W. H. Dawson.
Dr. W. A. DeFoe.
Otto Dieckman.
Dr. F. W. Edelmann.
Herman Elwert.
Thomas Emery.
W. H. Fox.
G. Gartner.
F. W. Gottschalk.
G. C. Heineman.
E. D. Henderson.
R. T. Hosking.
Thomas Hynan.
Theodore Ischerland.
W. H. Jamieson.
Wm. Jones.
S. G. Koepke.
A. J. Louden.
Frank C. Marshall.
Marvin & Symes.
Marxer Bros.
D. D. McLean.
G. W. Meyer.
A. D. Miller.
Douglas J. Moran.
Jas. O'Hara, Jr.
John Parth.
J. M. Raths & Co.
R. J. Raupp.
Richard Rautenberg.
Louis Rosoff.
Henry Rump.
C. W. Rumsey.
Thomas A. Ryan.
J. G. Schaefer, Jr.
Sam Schafer.
August Schendel.
John Schneider.
Chas. H. Smith.
John Smith, Grocer.
D. M. Troy.
A. A. White.
John Wilsterman.
Thomas Wisniewski.
W. Witt.
World's Star Knitting Mills

HONORARY MEMBERS.

NAME	OCCUPATION	ADDRESS
*Barie, William	Dry Goods, Etc.	Saginaw, Mich.
Bradley, Rev. N. S.	Pastor First Congregational Church	621 S Jefferson Ave.
Burt, W. R.	Mnfr. and Lands	Room 1, Second National Bank Bldg.
Cowles, E. D.	Editor	Bay City, Mich.
Dorr, T. E.	Lumber and Lands	408 Bearinger Bldg.
Fordney, Hon. J. W.	Pine Lands	18-20 Merrill Bldg.
Grant, George A.	Insurance Agent	403 Eddy Bldg.
O'Donnell, P. A.	Farm	309 Owen St.
Osborn, Chase S.	Governor	Sault Ste. Marie, Mich.
*McSweeney, Eugene	Pres. U. S. Graphite Co.	1038 S Jefferson Ave.
*Prall, D. E.	Druggist	111 S. Jefferson Ave.
*Slade, Lewis C.	Lumber	1023 S Jefferson Ave.
*Smart, Jas. S.	Wholesale Grocer	Los Angeles, Cal.
Sweeny, Rev. Richard J.	Pastor St. Joseph's Catholic Church	910 N. Sixth St.
*Symons, John W.	Wholesale Grocer	South Washington Ave.
Rust, Ezra	Timber and Lands	319 S. Michigan Ave.
Smith, Hon. Wm. Alden	U. S. Senator	Grand Rapids, Mich.
Wiggins, George B.	Lands	Saginaw, Mich.
Wright, A. W.	Timber and Lands	Alma, Mich.
Youmans, H. M.	Farm	Bridgeport, Mich.

*Past Presidents.

AFFILIATED ASSOCIATION.

NAME

Saginaw Wholesalers' & Manufacturers' Association.

AUXILIARY ASSOCIATION.

NAME

South Side Business Association.

Membership Business Directory.

ABSTRACT COMPANIES.

Saginaw Abstract Co. .....209 S. Jefferson Ave.
Union Abstract Co., S. B. Borland .....16-17 Merrill Blk.

ADVERTISING DISTRIBUTORS.

Moore, Edwin D. .....334 N. Seventh St.

ARCHITECTS.

Cooper, W. T. .....309 Hayden St.
Cowles, C. L. .....114 N. Washington Ave.

ARCHITECTURAL AND COMMERCIAL SHEET METAL WORKERS.

Saginaw Sheet Metal Works.....513 Tuscalo St.

ATTORNEYS-AT-LAW.

Beach, E. L.....204 Bearinger Bldg.
Brooks, Melville .....Over People's Savings Bank
Connor, Rowland .....109-111 N. Washington Ave.
Crane & Crane.....Hamilton Square Bldg.
Gage, Wm. G. .....610 Bearinger Bldg.
Hanchett, Benton .....201 Eddy Bldg.
Holland, Robert T. .....Bearinger Bldg.
Humphrey, Grant & Baker.....609 Eddy Bldg.
Kendrick, Wm. R.....Kirby Bldg.
Kirby, Julius B. .....Kirby Bldg.
Kleinfeld, F. F. .....608 Bearinger Bldg.
Klumpp, Wm. C. .....610 Bearinger Bldg.
Newberry, J. O. .....9 Mason Bldg.
Newton, Frederick W. .....606 Bearinger Bldg.
O'Keefe, Jno. .....204 Bearinger Bldg.
Otto, Herbert A. .....517 Bearinger Bldg.
Paine, Wm. F.....5 Miller Blk.
Penney, Harvey A. .....1-2 Penney Blk.
Peter, Jas. B. .....206-207 Eddy Bldg.
Purcell, Miles J.....510 Bearinger Bldg.
Quinn, Frank .....404 Bearinger Bldg.
Smith, Wallis Craig .....513-514 Bearinger Bldg.
Shorts, R. P.....General Counsel U. S. Health & Accident Ins. Co.

Stark, G. M. .....700 N. Hamilton St.
Travers, Fred L. .....518 Bearinger Bldg.
Weadock & Weadock .....301-303 Bearinger Bldg.
Wilber, Eugene .....501-502 Bearinger Bldg.
Wilson, Floyd A.....603 Bearinger Bldg.

AUTOMOBILES.

Beck, J. Phil .....813 Genesee Ave.
Buick Motor Co. .....821-827 Genesee Ave.
Marquette Motor Co. .....Cor. Sixth St. and Washington Ave.
Service Auto Co.....122 S. Water St.

AUTOMOBILE MANUFACTURERS.

Marquette Motor Co. .....Cor. Sixth and Washington Ave.

AUTOMOBILE SUPPLIES.

Beck, J. Phil.....813 Genesee Ave.
Buick Auto Garage & Supply Co.....Bearinger Bldg.
Buick Motor Co.....821-827 Genesee Ave.
Service Auto Co.....122 S. Water St.

BAKERS.

Schust Baking Co. .....820-826 Lapeer St.
Wolfarth, Frank .....1305 Genesee Ave.

BANKS.

Bank of Saginaw .....310-312 Genesee Ave.
Geo. L. Burrows & Co., (Potter, Fred H.).....405-407 Court St.
Commercial National Bank .....111 N. Hamilton St.
Peoples' Savings Bank, J. F. Boynton, Treas.....204 Genesee Ave.
Saginaw County Savings Bank .....Cor. Court and S. Hamilton Sts.
Second National Bank .....110-112 N. Washington Ave.

BARBERS.

Lemcke, Henry J.....313 Genesee Ave.
Lowne, C. E.....Genesee Ave.

BASE BALL.

Burkhart, A. S.....President Saginaw Base Ball Club
Glass, Dr. Percy R., Sec'y Southern Mich. League, 216 Genesee Ave.

BEEF PACKERS.

Saginaw Beef Co., (Cornwell, W. C., Mgr.)....716 S. Washington Ave.

BOAT MANUFACTURERS.

Brooks Boat Mfg. Co.....Rust Ave., near S. Jefferson Ave.

BOILER MANUFACTURERS.

Bartlett, A. F. & Co. .....930 S. Water St.
Jackson & Church Co. .....321-323 N. Hamilton St.
Wickes Bros. .....502 N. Water St.

BOOKBINDERS.

Bastian Bros. & Co. .....111 Lapeer Ave.
Keller, M. E. .....121 N. Baum St.
Saginaw Printing & Pub. Co., (W. J. McCron, Propr.)
212-216 N. Franklin St.
Seemann, Peters & Heim .....307-311 Tuscola St.
Valley Printing Co. .....127 N. Franklin St.

BOOK CASE MANUFACTURERS.

Brueck Sectional Book Case Co., The.....Niagara and Sylvan Sts

BOOKS, OFFICE SUPPLIES, STATIONERY, ETC.

Kelsey, F. J. & Son .....202 Genesee Ave., 118 N. Jefferson Ave.
Seemann & Peters .....200-206 N. Franklin St.
Stephens, Chas. H. .....212 Genesee Ave.

BOOTS AND SHOES.

Adams, Jas. A. .....320 Genesee Ave.
Baumgarten, Albert .....800 Genesee Ave.
Barie, Wm., Dry Goods Co.....Genesee Ave. cor. Baum St.
Gately Co., The.....124-130 S. Franklin St., 215-217 S. Franklin St.
Goeschel, Edward & Sons .....107 S. Jefferson Ave.
Heagany & Treanor.....132 N. Franklin St.
Heavenrich Bros. & Co. .....301-309 Genesee Ave.
Krohn, Chas. H. .....509 Genesee Ave.
Melze, Alderton Shoe Co. (Wholesale).....131-135 N. Franklin St.
Oppenheim & Levy.....214 Genesee Ave.
Walk-Over Boot Shop .....220 Genesee Ave.

BOTTLERS MAGNETIC MINERAL WATER.

Magnetic Spring Water Co. .....110 N. Niagara St.

BOWLING ALLEY.

Godard, Frank B. .....413 Genesee Ave.

BREWERS AND BOTTLERS.

Banner Brewing Co. .....1741 Genesee Ave.
National Brewing Co. .....Cor. Walnut and Genesee Aves.
Schemm, J. G. Brewing Co. .....926 N. Hamilton St.

BRICK MANUFACTURERS.

Saginaw Paving Brick Co. .....Cor. Jefferson and Rust Aves.
Saginaw Sandstone Brick Co. .....321-323 N. Hamilton St.

BRIDGE CONSTRUCTION.

Saginaw Bridge & Construction Co.....Kirby Bldg.

BROKERS.

Kenny, L. M. & Co., Merchandise Brokers.....403 Eddy Bldg.
Thom, J. E., Merchandise Broker .....Kirby Bldg.
Tierney Bros. .....217 Genesee Ave.

BUSINESS COLLEGES.

Bliss-Alger Business College .....127 N. Franklin St.
International Business College .....Cor. Baum and Tuscola Sts.

BUTTON AND PLAITING BAZAARS.

Rockwood's Dress Plaiting Bazaar .....209 Genesee Ave.

CANDY MANUFACTURERS.

Francke, E. D.....Lapeer St.
Saginaw Kiss Co. .....112 S. Water St.
Valley Sweets Co. .....313 Court St.
Williams Bros. & Katsulos.....Genesee Ave.

CARPENTERS, CONTRACTORS AND BUILDERS.

Appleby, B. G. Co. .....410 Genesee Ave.
Gelinas, A & Sons .....Room 6, Chase Blk.
Kerns, Jas. S. & Son .....207 S. Third Ave.
Ryckman, Albert H. .....1143 S. Warren Ave.
Sager, W. N. .....308 Webber St.
Spence, Hugh & Bro. .....20 Chase Blk., N. Washington Ave.
Spindler, George .....1221 Cleveland St.
Steele, Robert W. .....1116 S. Warren Ave.
Winkler, Stephen .....1124 Genesee Ave.

CARRIAGES AND REPAIRS.

Scollen, Geo. E.....308 Germania Ave.

CARPETS AND RUGS.

Barie, Wm., Dry Goods Co., The....Cor. Genesee Ave. and Baum St.
Gately Co., The.....124-130 S. Franklin St., 215-217 S. Franklin St.
Ippel, J. W. .....Cor. Michigan Ave. and Court St.

Murphy & O'Hara .....714-716 Genesee Ave.
Seitner Bros. .....314-322 Genesee Ave.

CEMENT BLOCK MANUFACTURERS.

Saginaw Concrete Stone Co. .....210 Eddy Bldg.

CIGAR MANUFACTURERS.

Mertz, F. H. .....809 Genesee Ave.
Orth, George, Cigar Co. .....1120 Hancock St.
Saginaw Cigar Co. .....523 Tuscola St.

CIGARS AND TOBACCO.

Blackney Cigar Co. .....131 S. Washington Ave.
Mertz, F. H. .....809 Genesee Ave.
Mitts, Peter .....Bancroft House
Moore's Cigar Store .....223 Genesee Ave.
Oppenheimer Cigar Co. .....210 Genesee Ave.
Orth, Geo. Cigar Co. .....1120 Hancock St.
Saginaw Cigar Co. .....523 Tuscola St.
Sonnenberg, John .....717 Genesee Ave.
Tuhy, Martin L. .....106 S. Jefferson Ave.

CITY DIRECTORY PUBLISHERS.

Polk, R. L. & Co. ..... Detroit

CITY OFFICIALS.

Stewart, George W., Mayor .....City Hall
Bell, David C., City Clerk .....City Hall
Seyffardt, Wm., City Controller .....City Hall
O'Keefe, John F., City Attorney .....204 Bearinger Bldg.
Savage, H. A., City Assessor .....City Hall
Riopelle, Dr. J. Henri, City Physician.....902 S. Washington Ave.
Roberts, R. W., City Engineer .....City Hall
Grube, Dr. Chas. L., Health Officer .....2001 N. Michigan Ave.

CITY SALESMEN.

Button, F. E., Salesman Real Estate B. G. Appleby Co.,
1811 N. Michigan Ave.
Otto, Rudolph, for Symons Bros.....200-204 N. Washington Ave.

CIVIL ENGINEER AND SURVEYOR.

Holmes, Charles .....912 Thompson St.

CLERGYMEN.

Bradley, Rev. N. S., Pastor First Congregational Church, 621 S. Jefferson Ave.
Dunkel, Rev. J. A. ..... 710 S. Weadock Ave.
Sweeney, Rev. Richard J., Pastor St. Joseph's Catholic Church, 910 Sixth St.

CLOAKS.

Barie, Wm., Dry Goods Co., The ..... Genesee Ave., Cor. Baum St.
Gately Co., The ..... 124-130 S. Franklin St., 215-217 S. Franklin St.
Ippel, Julius W. ..... Cor. Michigan Ave. and Court St.
Murray, M. C. ..... 306 Genesee Ave.
Seitner Bros. ..... 314-322 Genesee Ave.
Tanner, M. W. Co., The ..... 118-126 N. Franklin Ave.
Zanger's Cloak, Suit and Fur Co. ..... 412 Genesee Ave.

CLOTHING.

Bauer Bros. ..... 316-320 Court St.
Griggs & Butenschoen ..... 319 Genesee Ave.
Heagany & Trainor ..... 132 N. Franklin St.
Heavenrich Bros. & Co. ..... 301-309 Genesee Ave.
Hickey, D. E. & Co. ..... 110 S. Franklin St.
Mautner & Krause ..... 401 Genesee Ave.
Mercer, D. F. & Co ..... 209 Genesee Ave.
Ryan, W. H. ..... 215 Genesee Ave.
Tredo W. P. ..... 300 Genesee Ave.

COAL.

Bliss Coal Co. ..... Swan Creek Township
Carr, Henry W. Co., The ..... 208-209 Bearinger Bldg.
Consolidated Coal Co., R. M. Randall, Mngr. ..... 605 Eddy Bldg.
Remer Bros. ..... 401 S. Water St., 414-514 N. Niagara St.
Saginaw Ice and Coal Co. ..... Niagara, foot of Ames St.

CONFECTIONERY AND ICE CREAM.

Francke, E. D. ..... 518 Genesee Ave.

CONGRESSMAN.

Fordney, Hon. Joseph W. ..... 1423 Gratiot Ave.

COOPERAGE STOCK MANUFACTURERS.

Gardner, Peterman & Co. ..... 409½ Court St.

COUNTY OFFICIALS.

Gage, Wm. G., Circuit Judge .....610 Bearinger Bldg.
Paddock, Hilem F.....Court House
Patterson, Egbert H., Register or Deeds .....Court House

Bowen, Jas. P., Justice of the Peace.....220 Genesee Ave.

CROCKERY, CHINA AND GLASSWARE.

Watson, H. & Co. .....420-422 Genesee Ave.

CRACKER MANUFACTURERS.

Pendell, W. H., "D" Cracker Co.....303 N. Water St.
Schust Baking Co.....820 Lapeer Ave.

CUTLERY, GUNS, AMMUNITION AND SPORTING GOODS.

Kindler, Vincent .....418 Genesee Ave.
Morley Bros. .....115-129 N. Washington Ave.

DAIRY SUPPLIES.

Ladd Bros. .....307-315 Water St.

DELIVERY COMPANIES.

Chalmers Delivery Co. .....312 Tuscola St.

DENTISTS.

Crego, Dr. W. L. .....8 Mason Bldg.
Glass, Dr. Percy R. .....216 Genesee Ave.
Howson, Dr. T. E. .....205 Avery Bldg.
Olp, Dr. F. G. .....304 Geisler Blk.
Stone, Charles P. .....227 S. Jefferson Ave.

DEPARTMENT STORES.

(See Dry Goods.

DESK MANUFACTURERS.

Feige Desk Co. .....2061 Genesee Ave.
Herzog Art Furniture Co. .....1009-2001 Michigan Ave.

DRUGGISTS.

Clark & Grube .....2001 N. Michigan Ave.
Culver-Deisler & Co. .....424 Genesee Ave.
Dolson Drug Co. .....201-203 Genesee Ave.

Foot, W. H. .....524 Potter St.
Marwinski & Loebrich .....423 Genesee Ave.
Prall, D. E. .....111 S. Jefferson Ave.
Saginaw Valley Drug Co., (Wholesale)..N. Water, foot of Tuscola St.
Schirmer's Pharmacy .....Cor. Hoyt and Sheridan Aves.
Schott, A. A. .....503-505 Genesee Ave.
Wood, Geo. .....420-422 W. Genesee Ave.

DRY GOODS.

Barie, Wm., Dry Goods Co., The....Cor Genesee Ave. and Baum St.
Ippel, J. W. .....Cor. Court St. and Michigan Ave.
Murray, Miss M. C. .....306 Genesee Ave.
Schwemer & Witt .....719-723 Genesee Ave.
Seitner Bros. .....314-322 Genesee Ave.
Tanner, M. W. Co. .....118-134 N. Franklin St.
Wiechmann, Wm. C. .....508-510 Genesee Ave.

DUST COLLECTOR MANUFACTURERS.

Allington & Curtis Mfg. Co. .....Cor. Baum & Holden Sts.

DYERS AND CLEANERS.

Cosendai Dye Works .....127-133 N. Jefferson Ave.

ELECTRICAL SUPPLIES.

Saginaw Lighting Co.....133 S. Washington Ave.
Thorne Electric Co.....118 S. Franklin St.
Whipple Electric Co.....103 Genesee Ave.
Wilsterman, Fred C. .....118 S. Weadock Ave.

ELECTROTYPERS.

Seemann & Peters .....200-206 N. Franklin St.

FEDERAL OFFICERS.

Linton, Hon. W. S., Postmaster .....Federal Bldg.

FENCES.

Saginaw Wire Fence Co.....118 S. Water St.

FISH MARKET.

Green Bros. .....201 Lapeer St.

FLOORING MANUFACTURERS.

Briggs & Cooper Co. .....612 Bearinger Bldg.
Eastman, S. L. Flooring Co. .....Carrollton
Strable Mfg. Co. .....1560 Holland Ave.

FLORISTS.

Frueh, Charles & Sons .....1116 Hoyt Ave.
Goetz, Henry W. F. .....124-126 S. Michigan Ave.

FLOUR MILLS.

Brand & Hardin .....500 S. Niagara St.
Callam Mills .....211-219 N. Franklin St.
Saginaw Milling Co. .....107-117 W. Genesee Ave.

FOUNDERIES.

Bartlett, A. F. & Co. .....930 S. Water St.
Jackson & Church .....321-323 N. Hamilton St.
Koehler Bros. .....208-214 S. Water St.
Mershon, W. B. & Co. .....Mershon Station
Mitts & Merrill .....1009 S. Water St.
Valley Grey Iron Foundry Co.....Cor. Bristol and S. Water Sts.
Wickes Bros. .....512 N. Water St.

FURNITURE.

Barie, Wm., Dry Goods Co. .....400 Genesee Ave.
Feige, Henry, Jr. .....113-121 S. Baum St.
Gately Co., The.....124-130 S. Franklin St., 215-217 S. Franklin St.
Heagany & Treanor.....132 N. Franklin St.
Murphy & O'Hara .....714-716 Genesee Ave.
Schmelzer, John, 511-513 Genesee Ave., 514-516 Genesee Ave., 200-204 N. Hamilton St.
Tanner, M. W. Co. .....118-134 N. Franklin St.

FURNITURE MANUFACTURERS.

The All Craft Shop, Eric S. Wessborg, Prop...1117 S. Jefferson Ave.
Brooks Boat Mfg. Co., K. D. Furniture..Rust, near S. Jefferson Ave.
Brueck Sectional Book Case Co., The.....Niagara and Sylvan Sts.
Cooney & Smith .....219 S. Washington Ave.
Feige Desk Co. .....2061 Genesee Ave.
Herzog Art Furniture Co. .....1909-2001 Michigan Ave.

FURS.

Oppermann, Carl F. .....713 Genesee Ave.
Oppermann Fur Co., The .....526 Genesee Ave.
(Also see Dry Goods.)

GAS COMPANIES.

Saginaw City Gas Co. .....134 S. Washington Ave.
W. T. Ward, Dept. Manager.

GAS FIXTURES.

Johnson, John H. & Co. .....213-215 S. Washington Ave.
Saginaw City Gas Co.....134 S. Washington Ave., 214 N. Hamilton St.
Saginaw Lighting Co.....133 S. Washington Ave.
Thorne Electric Co.....118 S. Franklin St.
Whipple Electric Co.....103 Genesee Ave.

GARAGE SERVICE.

Buick Auto Supply & Garage Co.....212 Bearinger Bldg.
Service Auto Co.....122 S. Water St.

GRAPHITE.

U. S. Graphite Co. .....1430 Holland Ave.

GROCERS—RETAIL.

Clark Grocery Co. .....2012 N. Michigan Ave.
Hayden Fancy Grocery Co. .....114-120 N. Washington Ave.
Heller, P. P. & Bro. .....804 Genesee Ave.
Holcomb, George .....1202-1204 Court St.
Izzo, Daniel .....512 S. Washington Ave.
Kretchmer, Charles, Grocery Co.....109 S. Jefferson Ave.
LaVallee, Joseph .....2321-2323 N. Michigan Ave.
Lewis, W. H. .....801 Hoyt St.
Mann, Ed.....501 Howard St.
Phillippi, A. D. .....121-125 N. Hamilton St.
Schwemer & Witt .....719-723 Genesee Ave.
Schulz, Louis G. .....2003 N. Michigan Ave.
Tatham, Victor J. .....1709-1711 Genesee Ave.

GROCERS—WHOLESALE.

Phipps, Penoyer Co. .....Cor. Clinton and Niagara Sts.
Smart & Fox Co. .....N. Water, foot of Tuscola St.
Symons Bros. & Co. .....200-204 N. Washington Ave.

HARDWARE.

Kindler, V. .....418 Genesee Ave.
Morley Bros. .....115-129 N. Washington Ave.
Popp & Wolf .....718-722 Genesee Ave.
Saginaw Hardware Co. .....200-208 S. Hamilton St.
Walz Hardware Co., George C. Walz, Jr.....611 Genesee Ave.

HARNESS, COLLARS AND LUMBERING TOOLS MANUFACTURERS.

Morley Bros. .....115-129 N. Washington Ave.

HEADING AND VENEER MANUFACTURERS.

Saginaw Heading and Veneer Co. .....Carrollton

HOOPS, STAVES, HEADING, ETC. MANUFACTURERS.

Wylie, J. T. & Co. .....Foot of Youmans St.

HORSESHOERS.

Schmidt, Charles .....310 Lapeer Ave.

HOTELS.

Bancroft House, Farnham Lyon, Prop. Cor. Genesee and Wash. Aves.
Everett House .....Genesee Ave. and Franklin St.
Sherman House .....Cor. Baum and Tuscola Sts.
Vincent, Hotel .....Cor. Washington and Germania Aves.
Hotel Veague.....Genesee Ave.
Wesley House, C. C. Henning, Prop...Cor. Jefferson Ave. and Tuscola

HOUSE FURNISHINGS.

Feige, Henry, Jr. .....113-121 S. Baum St
Gately Co., The ....120-130 S. Franklin St., 215-217 S. Franklin St
Morley Bros. .....115-129 N. Washington Ave.
Murphy & O'Hara .....714-716 Genesee Ave.
Popp & Wolf .....722 Genesee Ave.
Schmelzer, John, 511-513 Genesee Ave., 514-516 Genesee Ave., 202-204 N. Hamilton St

ICE DEALERS.

Lucas, John F. .....13 Mason Bldg.
Saginaw Ice & Coal Co. .....Niagara, foot of Ames St.
Saginaw Pure Ice Co.....Cor. Water and Atwater Sts.

ICE MANUFACTURERS.

Saginaw Pure Ice Co.....Cor. Water and Atwater.

INSURANCE.

Appleby, B. G. Co. .....410 Germania Ave.
Baum, Wm. B. .....301 Weichman Bldg.
Brown, James F. .....112 Genesee Ave.
Draper, Jesse D. .....306-307 Eddy Bldg.
Ferguson & Wallace .....1-2 Mason Bldg.
Ganschow, Charles F. .....615 Bearinger Bldg.
Geer, B. & Son.....218 N. Hamilton St.
Geer, Henry N. .....116 N. Washington Ave.

Goeschel, Herman .....107 S. Jefferson Ave.
Klumpp, Wm. C. .....610 Bearinger Bldg.
Michigan Casualty Co., Beardslee, W. H., Mngr...311 Bearinger Bldg.
Nerreter, L. G. & Co. .....207 Bearinger Bldg.
Newberry, J. O. .....9-10 Mason Bldg.
Patterson & Weadock .....208-209 Bearinger Bldg.
Schwahn, V. E. & Bro. .....5-6-7 Miller Blk., Court St.
Sheridan, Jno. P.....931 Genesee Ave.
U. S. Health & Accident Ins. Co.....128-130 N. Washington Ave.

IRON AND STEEL.

Clinkofstine, L. & Son .....820-840 S. Water St.
Morley Bros. .....115-129 N. Washington Ave.
Popp & Wolf .....722 Genesee Ave.
Saginaw Hardware Co. .....200-208 S. Hamilton St.

JEWELERS.

Farmer, Fred D. .....221 Genesee Ave.
Grant, J. W. .....200 Genesee Ave.
Hesse, Wm. C.....321 Genesee Ave.
Irvine, Edward J. .....205 Genesee Ave.
Martin, T. W.....205 Genesee Ave.
Schirmer, J. A. .....216 Genesee Ave.
Schirmer, W. F. .....108 N. Franklin St.
Siebel, Herbert S. .....116 N. Hamilton St.
Stolz, G. Wm. .....322 Genesee Ave., 811 Genesee Ave.
Ward, A. T. .....104 S. Jefferson Ave.

JUNK.

Clinkofstine, L. & Son .....820-840 S. Water St.
Sachse, L. .....208 Hayden St.

KNEADING AND MIXING MACHINES, BAKERS' MACHINERY MANUFACTURERS.

Werner & Pfleiderer .....1204 N. Niagara St.

KNITTING MILLS.

Clare Knitting Mills.....Holland Ave.

LAUNDRIES.

Robertson's Laundry, A. Robertson, Propr.....227-231 N. Franklin St.
Witters' Laundry .....112-116 N. Jefferson Ave.

LIQUOR DEALERS.

Allen, Wm. C. .....109 N. Washington Ave.
Beck, Peter .....403 Genesee Ave.
Dittmar, Cooper & Co.....300-302 Lapeer St.
Duby, A. J. .....112 S. Washington Ave.
Egerer Bros. .....313 Genesee Ave.
Godard, Frank B. .....413 Genesee Ave.
Kersten, Julius .....500 Potter St.
Meienberg, Jno. B.....116 S. Hamilton St.
Thorlby, Wm.....2001 Genesee Ave.

LIQUOR—WHOLESALE.

Dittmar, Cooper & Co. .....300-302 Lapeer St.

LIVERY.

Bartow & Enright .....218-228 N. Baum St.
Coleman, H. .....201-209 N. Washington Ave.
Packer, D. T. .....123 S. Franklin St.

LOANS.

Lawrence, Frank, Real Estate Exchange.....209 S. Jefferson Ave.
Newton, F. W. .....606 Bearinger Bldg.
Patterson & Weadock .....208-209 Bearinger Bldg.
Schwahn Agency .....5-6-7 Miller Blk.
Tierney Bros., Thos. Tierney, Mngr. .....217 Genesee Ave.
Union Abstract Co. .....16-17 Merrill Bldg.

LUMBER.

Bliss, A. P. .....1-2 Merrill Blk.
Booth & Boyd Lbr. Co. .....Holden & Baum Sts.
Briggs & Cooper Co. .....611-613 Bearinger Bldg.
Corcoran, Peter .....315 Cherry St.
Denton, Thos. .....1205 Genesee Ave.
Eastman, S. L. Flooring Co. .....Carrollton
Germain & Boyd Lumber Co.....Cor. Holden and Baum.
Hill, Arthur & Co. .....210 S. Washington Ave.
Hill-Drummond Lbr. Co., W. T. Foley, Sec. and Treas.,
504 Bearinger Bldg.
East Side Lumber Co., M. J. Quinn.....1717 Genesee Ave.
Eddy, C. K. & Sons .....510 Eddy Bldg.
Furstenberg Bros. .....1800 S. Jefferson Ave.
Kuehl, Charles .....118 S. Jefferson Ave.
Merrill, Ring & Co. .....Merrill Blk.
Mershon, John D., Lumber Co. .....203 Bearinger Bldg.
Mershon, Eddy & Parker Co. .....Mershon Station

Oliver-McAvoy Timber Co., John McAvoy, Pres...Hamilton Sq. Bldg.
Phillips & Seeley .....405 Eddy Bldg.
Rupp, Christ .....1602 Janes Ave.
Rupp, John J. .....505 Bearinger Bldg.
Saginaw Lumber & Salt Co. .....604-605 Bearinger Bldg.
Scheurmann Lumber Co. .....1407 N. Niagara St.

LUMBER MANUFACTURERS.

Booth & Boyd Lumber Co. .....Cor. Holden and Baum Sts.
Briggs & Cooper Co. .....611-613 Bearinger Bldg.
Eastman, S. L., Flooring Co. .....Carrollton
Mershon, Eddy, Parker & Co. .....Mershon Station
Saginaw Lumber & Salt Co. .....604-605 Bearinger Bldg.

MACHINERY MANUFACTURERS.

Bartlett, A. F. & Co. .....930 S. Water St.
Jackson & Church .....321-323 N. Hamilton St.
Koehler Bros. .....208-214 S. Water St.
Mershon, W. B. & Co. .....Mershon Station
Mitts & Merrill .....1009 S. Water St.
Valley Grey Iron Foundry Co.....Cor. Bristol and Water St.
Wickes Bros. .....512 N. Water St.

MARINE MOTOR MANUFACTURERS.

Erd Motor Co. .....1357-1363 Niagara St.

MATCH MANUFACTURERS.

Saginaw Match Co. .....Cor. S. Jefferson Ave. and Atwater St.

MEATS.

Edelhoff, Robt.....700 Genesee Ave.
Hayden Fancy Grocery Co. (Ltd.).....114 N. Washington Ave.
Holcomb, George .....1202-1204 Court St.
Lavallee, Joseph .....2323 N. Michigan Ave.
Tatham, Victor J. .....1709-1711 Genesee Ave.
Teeters, C. J. .....132 N. Jefferson Ave.

MECHANICAL ENGINEERS.

Gage, Howard .....1253 S. Jefferson Ave.
Willcox Engineering Co. .....Eddy Bldg.

MEN'S FURNISHING GOODS.

Barie, Wm., Dry Goods Co., The....Cor. Genesee Ave. and Baum St.
Bauer Bros. .....320 Court St.
Griggs & Butenschoen.....319 Genesee Ave.
Heavenrich Bros. & Co. .....301-307 Genesee Ave.
Ippel, J. W. .....Court, Cor. Michigan Ave.
Mautner & Krause .....401 Genesee Ave.
Mercer, D. F. & Co.....209 Genesee Ave.
Ryan, Wm. H. .....215 Genesee Ave.
Seitner Bros. .....314-322 Genesee Ave.
Tanner, M. W. Co., The .....118-126 N. Franklin St.
Tredo, Wm. P. .....300 Genesee Ave.

MERCANTILE AGENCIES.

Bradstreet Co., The, Walter S. Cooley, Mngr.....Saginaw
Dun, R. G. & Co., Wm. E. Haviland, Mngr. ....208-209 Eddy Bldg.

MERCHANDISE BROKERS.

Kenny & Co., L. M. .....403 Eddy Bldg.

MESSENGER SERVICE.

Bootie Messenger Service.....109 Lapeer Ave.

MILL SUPPLIES.

Morley Bros. .....115-129 N. Washington Ave.
Saginaw Hardware Co. .....200-208 S. Hamilton St.
United Supply Co. .....126 N. Washington Ave.

MINING ENGINEER.

Carpenter, H. G., with Consolidated Coal Co.....301 S. Jefferson Ave.

MISCELLANEOUS.

Biles, W. I., Mngr. Saginaw Milling Co.....107-117 W. Genesee Ave.
Curtis, Chas. D., Purch. Agt. Mershon, Eddy & Parker Co.,
Mershon Station
Humphrey, Geo. L., Sec'y C. K. Eddy & Sons.....Eddy Bldg.
Jeffers, John, Estate of .....2 Tower Blk.
Kenzler, A., Mercer & Co.....411 Howard St.
Lengst, G. L., Gen'l Supt. B. G. Appleby Co. .....S. Jefferson Ave.
McGee, S. B., Salesman Lufkin Rule Co.....
Ohland, Otto A., Sec. Morley Bros.....115-129 N. Washington Ave.
Phillips, C. E., Dept. Mngr. Morley Bros...115-129 N. Washington Ave.
Reichle, Ernest L., Mngr. Retail Dept. Morley Bros.,
115-129 N. Washington Ave.
Stewart, A. Shipley, Sales Mngr. Farmers' Handy Wagon Co.,
Hess and Sheridan Aves.

MUSICAL BUREAU.

Saginaw Musical Bureau.....Eddy Bldg.

MUSIC HOUSES.

Germain Piano Co. .....400-408 S. Washington Ave.
Grinnell Bros, Jas. Vaughan, Mngr.....128-130 N. Franklin St.

NEW AND SECOND HAND GOODS.

Murphy & O'Hara .....714-716 Genesee Ave.

NEWS DEALERS.....

Kelsey, F. J. & Son.....202 Genesee Ave., 118 N. Jefferson Ave.
Mitts, Peter .....Bancroft House
Stephens, C. H. .....117 N. Franklin St.
Tuhy, M. L. .....106 S. Jefferson Ave.

NEWSPAPERS.

Courier-Herald, W. J. Hunsaker, Treas. and Genl. Mngr.,
116 S. Jefferson Ave.
Saginaw Evening News Co. .....307-311 Tuscola St.
Saginaw Post-Zeitung .....208-212 Lapeer Ave.

OCCULISTS.

Rogers, Dr. A. S.....306 Geisler Blk.
Slack, Dr. W. L.....308 Eddy Bldg.

OMNIBUS, CARRIAGE AND COUPE LINE.

Bartow & Enright .....218-228 N. Baum St.

OIL DEALERS.

Standard Oil Co. (M. B. Green).....Cor. Wadsworth and 14th Sts.

OPTICIANS.

Farmer, Fred D. .....221 Genesee Ave.
Siebel, H. S. .....116 N. Hamilton St.
Stolz, G. Wm. .....322 Genesee Ave.

PAINTERS AND DECORATORS.

Boehlke, Henry .....800 S. Fourth Ave.
Maxson, E. C. & Son .....209-211 S. Washington Ave.
Meibeyer, C. H. .....,221 Howard St.

PAVING BRICK MANUFACTURERS.

Saginaw Paving Brick Co. .....Cor. S. Jefferson and Rust Aves.

PAWNBROKERS.

Connelly, John E. .....135 S. Washington Ave.
Tierney Bros., Thos. Tierney, Mngr. .....217 Genesee Ave.

PHOTOGRAPHERS.

Goodridge, Wallace L. .....220 S. Washington Ave.
White, Chas. E. .....305 Genesee Ave.

PHYSICIANS.

Alden, Dr. C. W. .....4-6 Tower Blk.
Briggs, Dr. T. E. .....420 Genesee Ave.
Bruce, Dr. J. R. .....114 S. Jefferson Ave.
Curtis, Dr. E. E. .....2105 N. Michigan Ave.
Freeman, Dr. F. W. .....219 S. Jefferson Ave.
Kanzler, Dr. Karl .....402 S. Weadock Ave.
Kitchen, Dr. M. C. L. .....132 S. Washington Ave.
Leach, Dr. H. M. .....209 S. Jefferson Ave.
McMeekin, Dr. Jas. W. .....405-406 Weichman Bldg.
Mowry, Dr. M. P., Medical Director U. S. Health & Accident Ins. Co.
Rogers, Dr. A. S. .....306 Geisler Blk.
Riopelle, Dr. J. Henri .....902 S. Washington Ave.
Ryan, Dr. M. D. .....523 Genesee Ave.
Sample, Dr. C. H. .....309 S. Washington Ave.
Slack, Dr. W. L. .....3 Mason Bldg.
Stewart, Hon. G. M. .....233 S. Jefferson Ave.
Williamson, Dr. T. M. .....2617 S. Washington Ave.

PIANOS.

Germain Piano Co. .....400-404 S. Washington Ave.
Klenke, Wm. H. .....407 Sheridan Ave.

PIANO MANUFACTURERS.

Germain Piano Co. .....Holland Ave., near Genesee Ave.

PLANING MILLS.

Bliss & Van Auken .....1100 S. Niagara St.
Booth & Boyd Lbr. Co. .....Holden & Baum Sts.
Briggs & Cooper Co. .....612 Bearinger Bldg.
Furstenberg Bros. .....1800 S. Jefferson Ave.
Mershon, Eddy, Parker & Co. .....Mershon Station
Polson, Wm. & Co. .....Hess & Sheridan Ave.
Saginaw Mfg. Co. .....122 King St.

PLATE GLASS MANUFACTURERS.

Saginaw Plate Glass Co., G. C. Eastwood, Sec.-Treas., S. Mich. Ave.

PLUMBERS.

Johnson, John H. & Co. ..... 213-215 S. Washington Ave.
Martin, Bruno & Son ..... 816 Janes Ave.
Taub, Herman L. ..... 1147 Janes Ave.

POSTMASTERS.

Brady, M. N. ..... West Side Postoffice
Linton, W. S. ..... East Side Postoffice

PRINTERS, EMBOSSERS, ETC.

Bastian Bros. & Co. ..... 111 Lapeer St.
Potter, L. A. ..... 209 Genesee Ave.
Reitter, F. & C. ..... 208-212 Lapeer St.
Saginaw Printing & Pub. Co. (W. J. McCron, Propr.)
..... 212-216 N. Franklin St.
Seemann & Peters ..... 200-206 N. Franklin St.
Seemann, Peters & Heim ..... 307-311 Tuscola St.
Valley Printing Co. ..... 127 N. Franklin St.

PUBLIC SCHOOLS.

Witters, Henry, Pres. Board of Education..112-116 N. Jefferson Ave.
Klumpp, Wm. C., Sec'y Board of Education.....610 Bearinger Bldg.
Warriner, E. C., Supt. Public Schools, Office Manual Training School
Warner, W. W., Prin. East Side High School, Office, High School Bldg.
Whitney, W. L., Instructor East Side High School, High School Bldg.

RAILROADS.

Erie Dispatch, V. A. Phelps, Contracting Agent..503 Bearinger Bldg.
Grand Trunk, J. G. Dexter, Agt.....Cor. Franklin & Thompson Sts.
Michigan Car Service Assn., W. T. Preston, Dist. Inspr.,
710 S. Washington Ave.
Michigan Central, S. S. Armstrong, Freight Agt.....Hayden St.
Pere Marquette, A. Patriarche ..... Detroit, Mich.
A. R. Merrick, Supt. ..... Potter St.
Wm. Henderson, Div. Freight Agt. ..... Potter St.

REAL ESTATE.

Appleby, B. G. Co. ..... 410 Germania Ave.
Ganschow, Chas. F. ..... 615 Bearinger Bldg.
Goeschel, Herman ..... 107 S. Jefferson Ave.

Goff, E. A. & G. B. ..... 600 Congress Ave.
Hart, W. H. ..... 118 S. Jefferson Ave.
Hynes, Thos. C. ..... 819 S. Jefferson Ave.
Judd, C. L. ..... 1591 S. Washington Ave.
Kleinfeld, F. F. ..... 608 Bearinger Bldg.
Klumpp, Wm. C. ..... 610 Bearinger Bldg.
Lawrence, Frank, Real Estate Exchange ..... 209 S. Jefferson Ave.
Mason, L. P. ..... 516 Thompson St.
Michigan Farm Land Co. ..... 414 W. Genesee Ave.
Patterson, E. H. ..... Court House
Morley, E. W. & Sons, Edward W. Morley, Pres. ... 116 N. Wash. Ave.
Newberry, J. O. ..... 9-10 Mason Bldg.
Newton, Frederick W. ..... 606 Bearinger Bldg.
Patterson & Weadock ..... 208-209 Bearinger Bldg.
Penney, H. A. ..... Penney Blk.
Peter, J. B. ..... 206-207 Eddy Bldg.
Schwahn Agency ..... 5-6-7 Miller Blk.
Tierney Bros. ..... 217 Genesee Ave.
Union Abstract Co. ..... 16-18 Merrill Bldg.
Zacharias, Stephen F. ..... 701 Marion St.

RESTAURANTS.

Egerer Bros. ..... 313 Genesee Ave.
Roberts, A. H. ..... 120-122 N. Jefferson Ave
Veague, George ..... 119 Genesee Ave.

ROOFING.

Asphalt Roofing Co. ..... Cor Michigan Ave. and Wheeler St.
Carey, The Philip Co. ..... 117 N. Water St.
Taub, H. L. ..... 1147-1151 Genesee Ave.

ROOFING MANUFACTURERS.

Asphalt Roofing Co. ..... Cor. Michigan Ave. and Wheeler St.
Carey, The Philip Co. ..... 117 N. Water St.

RUBBER AND STEEL STAMP, ETC., MANUFACTURERS.

Potter, L. A. ..... 209 Genesee Ave.

RULE MANUFACTURERS.

Lufkin Rule Co. ..... Hess Ave., Cor. Prescott St.

SADDLERY—WHOLESALE.

Morley Bros. ..... 115-129 N. Washington Ave.

SALT MANUFACTURERS.

Bliss & Van Auken .....1100 S. Niagara St.
Brand & Hardin Milling Co. .....500 S. Niagara St.
Eddy, C. K. & Sons .....510 Eddy Bldg.
Mershon, Eddy, Parker & Co. .....Mershon Station
Michigan Salt Association .....508 Eddy Bldg.
Saginaw Plate Glass Co. .....S. Michigan Ave.

SASH, DOORS, FILING CABINETS, ETC., MANUFACTURERS.

Polson, Wm. .....Cor. Hess and Jefferson Aves.

SAUSAGE, MINCE MEAT, ETC., MANUFACTURERS.

Henning, Chas. W. & Sons .....806-808 Genesee Ave.

SAW MANUFACTURERS.

Mershon, Wm. B. & Co. .....Mershon Station
Michigan Saw Co., W. H. Presser, Propr.....101-109 Germania Ave.

SEED CLEANER MANUFACTURERS.

Ferrell, A. T. & Co. .....Cor. Wheeler and Michigan Ave.

SEWING MACHINES.

Gately Co., The.....124-130 S. Franklin St., 215-217 S. Franklin St.
Morley Bros. .....115-129 N. Washington Ave.
Tierney Bros. .....217 Genesee Ave.

SHADE ROLLER MANUFACTURERS.

Quaker Shade Roller Co., Wm. D. Janes, Mngr.....1616 Court St.

SHINGLE MANUFACTURERS.

Bliss & Van Auken .....1100 S. Niagara St.
Briggs & Cooper Co. .....612 Bearinger Bldg.
Mershon, Eddy, Parker & Co. .....Mershon Station

SHIRT WAIST MANUFACTURERS.

Robertson, E. A. & Co. .....229 N. Franklin St.
Saginaw Silk Garment Co. .....408 Genesee Ave.

SHOW CASE MANUFACTURERS.

Saginaw Show Case Co. .....309 Mackinaw St.

SIGN AND ADVERTISING PAINTERS.

Pearll, S. G. .....607 Genesee Ave.
Walker & Co. .....124 N. Baum St.

SOAP MANUFACTURERS.

Passolt, Henry .....1400 N. Niagara St.

STEAMSHIP AGENTS.

Goeschel, Herman .....107 S. Jefferson Ave.

STENOGRAPHERS.

Macomber, C. C. .....512 Bearinger Bldg.
Macomber, M. H. .....406 Eddy Bldg.

STONE, MARBLE AND GRANITE WORKS.

Hobson, A. .....501-511 N. Water St.

STREET RAILWAY CO.

Saginaw Valley Traction Co. .....134 S. Washington Ave.

SUGAR MANUFACTURERS.

Michigan Sugar Co. .....128 N. Washington Ave.

SUITS—LADIES.'

Rockwood's Cloak Shop .....Genesee and Warren Aves.
Schneerman, H. B. & Co. .....302 Genesee Ave.
Zanger, Frederick .....412 Genesee Ave.

TAILORS.

Beach, F. H. .....104 N. Washington Ave.
Heavenrich Bros. & Co. .....301-309 Genesee Ave.
Reade, T. A. .....207 Genesee Ave.
Vanek, Chas. .....110 N. Jefferson Ave.

TELEGRAPH COMPANIES.

Postal Telegraph-Cable Co., C. E. Gage, Mgr., 107 N. Washington Ave.

TELEPHONE COMPANIES.

Michigan State Telephone Co. .....300 S. Washington Ave.
Valley Home Telephone Co. .....Cor. Jefferson and Germania Aves.

THEATRES AND AMUSEMENT PLACES.

Academy, The, E. H. Hartwick, Mngr. ...Cor. Washington and Janes.
Auditorium, F. P. Walter, Mngr., Cor. Washington Ave. and Janes St.
Dreamland Theatre .....408 Genesee Ave.

TIMBER LANDS.

Bliss, A. P. .....1-2 Merrill Blk.
Booth & Boyd Lbr. Co. .....Holden & Baum Sts.
Brewer, F. P. and W. A. .....129 N. Franklin St.
Briggs & Cooper Co. .....611-613 Bearinger Bldg.
Eddy, C. K. & Sons .....510 Eddy Bldg.
Fordney, Hon. J. W. .....18-20 Merrill Bldg.
Hill, Arthur & Co. .....210 S. Washington Ave.
Hill-Drummond Lumber Co., W. T. Foley, Sec. and Treas.,
504 Bearinger Bldg.
Merrill, Ring & Co. .....Merrill Blk.
Nienstedt, Henry .....508 Bearinger Bldg.
Oliver-McAvoy Timber Co., Jno. McAvoy, Pres., Hamilton Sq. Bldg.
Richardson, E. Co., The .....210 Eddy Bldg.
Rupp, John J. .....505 Bearinger Bldg.
Wilson Bros. .....603 Bearinger Bldg.
Wright-Blodgett Co., C. H. Davis, Chairman....700 N. Hamilton St.

TINSMITHS.

Martin, Bruno & Son .....816 Janes Ave.
Taub, Herman L. .....1147 Genesee Ave.

TOOTHPICK AND BUTTER DISH MANUFACTURERS.

Berst Mfg. Co. .....Cor. Maple and Toothpick Aves.

TRANSFER COMPANIES.

Grant, Wm. .....M. C. R. R. Freight Depot
Harris Transfer Co. .....P. M. R. R. Freight Depot
Saginaw Transfer Co. .....115-129 N. Washington Ave.

TRAVELING SALESMEN.

Brown, M. S. .....644 S. Weadock Ave.
Henry, John.....315 S. Sixth St.
Moore, Wm. B., for Saginaw Valley Drug Co.,
Water St., foot of Tuscola St.

UMBRELLAS.

Feldman, Jos. J.....416 Genesee Ave.

TRUNK MANUFACTURERS.

Liebermann Trunk Co. .....415 Genesee Ave.

UNDERTAKERS.

Coleman, H. .....201-209 N. Washington Ave.
Deisler, A. & Son .....703-709 Genesee Ave.

UPHOLSTERED FURNITURE, MATTRESS, ETC., MANUFACTURERS.

Cooney & Smith .....219-223 S. Washington Ave.

VINEGAR AND PICKLE MANUFACTURERS.

Oakland Vinegar & Pickle Co., J. A. Cimmerer, Sec. and Treas., 429-439 N. Water St.

WAGON MANUFACTURERS.

Farmers' Handy Wagon Co., Chas. W. McClure, Pres., Hess and Sheridan Aves.

WALL PAPER.

Boehlke, Henry & Son .....800 S. Fourth Ave.
Logan, R. K. .....621 Genesee Ave.
Maxson, E. C. & Son .....211 S. Washington Ave.
Moeller & DeLand .....2617 S. Washington Ave.
Popp & Wolf .....718-722 Genesee Ave.

WHOLESALE FLOUR.

Brand & Hardin Milling Co. .....500 S. Niagara St.
Callam Mills .....211-219 N. Franklin St.
Reliance Mercantile Co. .....400 S. Franklin St.
Saginaw Milling Co. .....107-117 W. Genesee Ave.
Washburn-Crosby Co. .....412 Bearinger Bldg.

WHOLESALE FRUITS AND PRODUCE.

Burdick, H. B. .....101 Genesee Ave.
Spangler, Davis & Co. .....119-121 N. Water St.

WHOLESALE GRAIN, HAY, BEANS, ETC.

Brand & Hardin .....500 S. Niagara St.
Callam Mills .....211-219 N. Franklin St.
Carr, Henry W., The.....1902 N. Michigan Ave.
Reliance Mercantile Co. .....400 S. Franklin St.
Saginaw Milling Co. .....107-117 W. Genesee Ave.

WHOLESALE MEATS AND PACKING HOUSE.

Hammond, Standish & Co.....737 N. Washington Ave.
Schwarzchild & Sulzberger.....219 N. Water St.

WIRE FENCES.

Saginaw Wire Fence Co.....118 S. Water St.

WOODENWARE MANUFACTURERS.

Palmerton, F. G. Woodenware Co.....Cor. Holmes and Brant Sts.
Saginaw Mnfg. Co. .....King St., cor. Perry St.

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PRINTING COMPANY.
Linotypers,
Printers,
Binders,
Etc.
SAGINAW,
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